"All the News That's Fit to Print."

The New York Times.

THE WEATHER. Cloudy; wind northwest.

VOL. LII....NO. 16,536. NEW YORK, MONDAY, JANUARY 5, 1903.—FOURTEEN PAGES. ONE CENT In Greater New York, Jersey City, and Newark. | Elsewhere TWO CENTS.

MOOR PRETENDER RETREATS

Discredited by Sultan's Reconciliation with His Brother.

Rebel Leader Abandons Fez—Mulai-Mohammed Appointed Governor of the Province—Tribes Swear Allegiance.

TANGIER, Morocco, Jan. 4.—According to official news received here from Fez, the adroit move of the Sultan in bringing his brother, Mulai-Mohammed, to the capital has attained the desired object of depriving the Pretender to the throne of his prestige, and the latter has retired, discredited, to Taza. He has been deserted by a number of the local tribes, who dispersed to make sure of their booty.

Buhamara, the Pretender, having claimed the intention of enthroning Mulai-Mohammed, his rebellion has no longer any reason to continue, as the Sultan has publicly reconciled himself with his brother, and Mulai-Mohammed has made a solemn entry into Fez, acclaimed by the populace.

The Sultan has announced the appointment of Mulai-Mohammed as Governor of the Province of Fez, thus disproving the rumors that Mulai-Mohammed aspired to the throne. When this had been done, according to the official authority for these statements, the tribes around Fez swore fidelity to the Sultan, and denounced Buhamara as an impostor whom they would prevent from coming to Fez.

All immediate danger has disappeared. The routes from Fez to the coast are open.

It is said the Sultan is now preparing a large expedition with the intention of crushing the rebellion.

Advices received here from Fez under date of Dec. 29 are to the effect that the Haina tribe, who were fighting for the pretender, have declared their allegiance to the Sultan. Twenty thousand troops have reached Fez from the Sus district. The Sultan has placed his brother, Mulai-Mohammed, in command of the expedition against Buhamara.

CHRISTIANS ARE SAFE.

Tribes Around Tangier Promise Them Protection—Sympathy with the Sultan.

LONDON TIMES—NEW YORK TIMES Special Cablegram.

LONDON, Jan. 5.—The Times's correspondent at Tangier says reports from coast towns state that deserting soldiers are arriving constantly. The tribes near there refuse to send reinforcements, not because of rebel tendencies, but because the sufferings of the soldiers at the front from hunger and cold are very severe.

The correspondent continues: "Chiefs of the districts around Tangier visited me, assuring me that they undertake entire responsibility for the safety of Tangier and the Christians, no matter what occurs. There is the greatest sympathy at Tangier for the Sultan. All races and classes recognize that he is suffering for his good intentions."

MONEY PANIC IN CARACAS.

Run on the Bank of Venezuela Closes Its Doors—Bills Issued by It Sell for 80 Per Cent. of Face Value.

WILLEMSTAD, Island of Curaçao, Jan. 4.—There was a financial panic at Caracas yesterday afternoon. A large number of small traders and private depositors went together to the office of the Bank of Venezuela for the purpose of exchanging the bank's notes for silver. The bank refused to exchange more than twenty dollars' worth of notes for any one person, and at 4 o'clock in the afternoon closed its doors.

The panic continues. Bills issued by the bank are now selling for 80 per cent. of their face value. The leading firms at Caracas, notwithstanding the present situation, have presented no notes for redemption, as they are all interested in supporting the bank.

CARACAS, Jan. 4.—The report that President Castro purposes to abdicate or resign the Presidency of Venezuela is untrue. The correspondent of The Associated Press saw the President with regard to this matter to-day; the President laughed when questioned, and then said, thoughtfully:

"You are at liberty to say that I have fought during two years to retain the supreme power which was invested in me by the people of Venezuela; I will no more abdicate than I will resign. The Matos revolution, without assistance from foreign powers, will soon be a past story."

The course pursued by the allied powers in maintaining the blockade of La Guayra has caused astonishment among the foreign residents of this city. When the Dutch steamer Prins Willem V. arrived off La Guayra to take on board the European mails the authorities at La Guayra sent the mail out in a small boat.

This boat was stopped by the British cruiser on blockade and the mail bags were taken on board the warship. The postal clerks who were in the small boat say the mail bags, notwithstanding their protests, were opened on board the cruiser.

CASTRO'S POSITION CRITICAL?

Washington Hears of Aggressive Movements of the Revolutionist Troops.

WASHINGTON, Jan. 4.—The aggressive movements of the Venezuelan revolutionists are being watched closely here. Late unofficial advices indicating great activity on the part of the rebels and reporting a menacing movement toward Caracas give the impression that President Castro's position is critical.

It had been confidently hoped there would be a cessation of the hostilities against the Government, so that there might be prompt action with respect to arbitration of the claims against Venezuela by the European allies.

STOLE JUDGE'S BURGLAR KIT.

Special to The New York Times.

CHICAGO, Jan. 4.—The fact that Judge McEwen was the owner of a set of burglar's tools probably saved him the loss of valuables when his home, in Irving Park, received a visit from burglars Friday evening. The thieves took $2 and the Judge's set of tools, which he collected from criminals he prosecuted while Assistant State Attorney.

"I will be in an embarrassing position," said the Judge to-day to some friends. "When the men are caught and the police call upon me to identify my burglar's set I guess I will be compelled to swear that I own the property."

INDEX TO DEPARTMENTS.

Amusements—Page 9.
Arrivals at Hotels and Out-of-Town Buyers—Page 12.
Losses by Fire—Page 12.
Marine Intelligence and Foreign Mails—Page 12.
Real Estate—Page 13.
Religious—Page 9.
Society—Page 9.
Weather Report—Page 12.
Yesterday's Fires—Page 12.

Burnett's Cocaine soothes the irritated scalp, removes dandruff, gives a rich lustre to the hair.—Adv.

PRIEST ARRAIGNED AND HELD FOR ASSAULT.

Father Falconi of the Newark Diocese Charged with Threat to Kill.

Special to The New York Times.

KEARNY, N. J., Jan. 4.—A sensation has been created by the arrest here late last night of the Rev. Carmelo Falconi, who is stationed at the Italian Catholic Orphan Asylum, in Belgrove Drive, this place, charged with assaulting and threatening to kill the Rev. Clement Cardarelli, an assistant priest at the Church of Our Lady of Mount Carmel, at Orange.

The accused priest was arraigned before Recorder Krebs, who held him in $1,000 bail to await the action of the Hudson County Grand Jury.

The assault is alleged to have occurred Dec. 28, when Father Cardarelli went to the orphan asylum with a letter from the Rev. John P. Callaghan of the Church of Our Lady of Help of Christians, East Orange, addressed to Father Morelli in regard to the services of a substitute during his (Father Callaghan's) absence in Europe. The priest was admitted to the asylum by a servant, and entered into conversation with Father Morelli.

Father Falconi suddenly entered the room, and, without warning, struck him a blow in the left eye with his fist, knocking him to the floor. When he had recovered sufficiently from the shock, he declares, he demanded the reason for the assault, whereupon he says that Father Falconi told him to shut up or he would shoot him.

The injured priest was compelled to go to St. Michael's Hospital, Newark, for treatment. He made a complaint of the assault to Bishop O'Connor, and entered criminal proceedings upon the advice of friends. He has engaged a lawyer, and will institute a suit for damages.

The Rev. Father Falconi, who does not speak English, admitted the assault through an interpreter to-day, but denies that he or Father Morelli had ever threatened the life of Cardarelli. The priests claim that letters reflecting on Falconi's character and making false statements about him have been written to Bishop O'Connor. The letters, they declare, were of a cowardly character and were unsigned. Father Morelli is familiar with Cardarelli's handwriting, and was certain of the authorship of the communications.

They also declare that the matter has been laid before Bishop O'Connor, who has issued an order suspending Cardarelli from the Newark Diocese Jan. 5.

TWO YEARS' PROFIT SHARING.

The Pittsburg Commercial Company and Its Employes Pleased with the Arrangement.

Special to The New York Times.

PITTSBURG, Penn., Jan. 4.—Considerable surprise was expressed to-day by the announcement that the Pittsburg Commercial Company was the pioneer in the matter of introducing profit-sharing plans along the lines now being followed by the United States Steel Corporation, the Pressed Steel Car Company, and other big concerns.

The Commercial Company, which is a coal company, started its plan about two years ago, and already $1,000,000 worth of its stock has been bought by employes, and is rapidly being paid for.

The plan has proved a remarkable success, and, considering the class of men employed and the wages earned, has been accepted by a large percentage of the employes. The operations of the plan have been directed by the employes' association without a hitch, the men interested in the company loaning the money necessary for a start at a low interest rate.

The harmony between the company and its employes has been maintained to a remarkable degree through the scheme.

TOWER-BOGARDUS WEDDING.

Ceremony Is to be Performed Wednesday at Poughkeepsie.

Special to The New York Times.

POUGHKEEPSIE, N. Y., Jan. 4.—The marriage of Albert Edward Tower and Miss Mary Towne Bogardus will be celebrated on Wednesday at the home of the young woman on Smith Street. The wedding will be a simple and quiet one. The Rev. A. P. Van Giesson, pastor of the First Reformed Church, of which Miss Bogardus is a member, will perform the ceremony, which will be witnessed only by the immediate relatives of the contracting parties.

It is understood that immediately after the wedding Mr. Tower will take his bride to the Tower mansion on the Hyde Park Road, which has been undergoing extensive alterations and refurnishing in view of the coming event.

Interest is added to the wedding because of the sad circumstances surrounding the death of Mr. Tower's first wife a few months ago, and the romance involved in the courtship of the young woman who is to become his second wife.

The first Mrs. Tower killed her fourteen-year old son and herself in the same house to which Mr. Tower is to take his bride. She belonged to an old Dutchess County family, her maiden name being Nina Carpenter. Her father, Judge B. Platt Carpenter, was candidate for Lieutenant Governor in the Folger campaign, and was subsequently appointed Governor of the Territory of Montana.

After the death of his first wife Mr. Tower became interested in Miss Bogardus, who was employed at a local telephone exchange. She had charge of the long-distance wires which Mr. Tower had occasion to frequently use to talk with his brokers in New York. They became acquainted in this way. Miss Bogardus's mother last Summer announced that her daughter and Mr. Tower were engaged. Mr. Tower promptly confirmed the statement, and after that was frequently seen in public with his fiancée.

PAID FOR WEDDING CAKE.

Boston Society Agog Over Charges for Samples Sent from London.

Special to The New York Times.

BOSTON, Jan. 4.—Boston society is agog over the subject of Capt. and Mrs. Blackburn Tews's wedding cake. The recipients had to pay 50 cents each when the expressman arrived at the fashionable Back Bay mansion and delivered the tiny boxes containing the cake that graced the recent London wedding of Alice C. Ward, sister of Count Ward, the Boston millionaire broker, and Capt. Blackburn Tews.

Many feminine persons opened the boxes with visions of belated Christmas jewels flashing before their eyes. When they found they had paid 50 cents merely to admit a microscopical square of English fruit cake the explosion came. Some wanted to know what the Dingley tariff on wedding cake was. Others claimed that charging for wedding cake should be abolished by international treaty and talked of going to Collector of the Port Lyman about the matter.

Government and Freight Rates.

Special to The New York Times.

BOSTON, Jan. 4.—The Inter-State Commerce Commission gave a hearing in this city yesterday, Commissioner Charles A. Prouty presiding. President Tuttle of the Boston and Maine Railroad was one of those who appeared. He said that in making a rate from New York or Philadelphia or Boston or to an interior point, there was no attempt to make a scientific rate on tons and miles, and he expressed the opinion that for the Government to undertake to fix rates would extinguish the commerce of the country.

New Service to California. Chicago, Milwaukee & St. Paul and Union Pacific Line. Three trains daily. Most modern equipment. For particulars address 381 Broadway, New York.—Adv.

CONEY ELEPHANT KILLED

Topsy Overcome with Cyanide of Potassium and Electricity.

She Was Adam Forepaugh's "Original Baby Elephant" Twenty-eight Years Ago—Her Keeper, "Whitey," Would Not See Her Die.

Topsy, the big, man-killing elephant at Luna Park, Coney Island, paid the death penalty at the park yesterday by the agency of a heavy electric current and 460 grains of cyanide of potassium. Topsy's ending was a rather inglorious affair, so far as she was concerned, for there was in it none of dazzle of the business with which the greater part of her life was spent, the scene being the dreary out-of-season pleasure park, the spectators only persons immediately concerned and reporters, and the executioners very matter-of-fact electricians of the Edison Company.

The latter life of Topsy had been turbulent indeed, and linked to some degree, after the manner of elephant folk, with that of her keeper, "Whitey" Alt, who was discharged by her owners, the park managers, after the final unofficial performance last Friday afternoon. "Whitey" Alt, it seems, had a habit of taking more stimulant than was good for him, and on these frequent occasions it was hard telling what he would do with Topsy. This fact, coupled with her past record of three men killed in the past three years, the last one at a show in Brooklyn on May 28 last, made it uncomfortable having her around.

The beginning of the end was on Oct. 30, when "Whitey" proceeded to conduct Topsy on a tour of Coney Island, and wound up in the police station, with Topsy trying to get her fat head in through the door with doubtful success. From that time until Friday of last week "Whitey" was kept in control, and consequently Topsy behaved herself, very dutifully pushing around big beams which were being used in construction at Luna Park, and hauling loads too heavy for ordinary beasts of burden.

But last Friday "Whitey" decided that such work was too degrading, and Topsy agreed with him. So he led her out of her stable on the grounds, and after the elephant language told her to "Sick 'em," the "'em" being a force of Italian workmen, who promptly took to the tall timber being used in the construction of electric towers and other such things. It was some little time before "Whitey" was persuaded, partially by threats and partially by force, to call his elephant, and from that time Topsy's life was doomed.

The execution was set down for 1:30 o'clock yesterday, "Whitey" having refused in the meantime to have anything to do with it, and having been discharged in consequence, and it was not long afterward that Carl Goliath of Hagenbeck's, with "Skip" Dundy of the park and two employes, led her out of her house and to the scaffold. This scaffold, arranged originally for a hanging, which was abandoned on a protest from the Society for the Prevention of Cruelty to Animals, was constructed over the small lake in the middle of the park grounds. From the scaffold to one of the buildings there stretched two wires adapted for a powerful current, and at the ends of these two mammoth, or rather elephantine, electrodes, each attached to a plank bottom about the size of a small table-top.

All went well until the narrow approach to the scaffold was reached, and then Topsy, like Mulvaney's elephant, balked. First persuasion was tried, then as much force as was thought compatible with the safety of those exercising it, and finally word was sent out for "Whitey," with a message carrying forgiveness for all his past sins and a promise of $25 if he would only come and budge the elephant. But "Whitey," unlike Mulvaney in the hospital, would not come. Not for twice the amount would he betray his old chum and friend to her awaiting death. So it was determined to have the execution in the open yard, and arrangements were made accordingly.

By this time it was 2:30 o'clock. Topsy was waiting patiently as possible, with her broad back turned to the impossible bridge over which she was wanted to pass. On either side were four husky attendants making believe that they could really hold her by the neck ropes if she should try to break away. Meanwhile the electricians arranged their wires and the execution was on. At 2:38 Dr. Brotheridge, the veterinary in charge, took two carrots into which had been stuffed cyanide—460 grain in all—and offered them to Topsy. She ate them greedily, and waited for more. Then it became a problem to get the electrodes on, and D. P. Sharkey of the Edison Company with J. H. Walsh and H. S. Thomas sidled up to her, while Goliath coaxed her to raise her feet. At last the electrodes were in position, one on the right fore foot and the other on the left hind foot, and Topsy stood down again, smashing the boards on which they were fastened, but with each plate in contact.

At 2:45 the signal was given, and Sharkey turned on the current. There was a bit of smoke for an instant. Topsy raised her trunk as if to protest, then shook, bent to her knees, fell, and rolled over on her right side motionless. All this took a matter of ten seconds. There had been no sound and hardly a conscious movement of the body, outside the raising of the trunk when the current was first felt. In two minutes from the time of turning on the current Dr. Brotheridge pronounced Topsy dead.

As soon as the electrodes were removed Hubert H. Vogelsang of 311 East Fifty-ninth Street, who had bought the remains, started his force at work on the dissection, and before evening the whole was accomplished, the hide to be used for commercial purposes, except that of the head, which was reserved for mounting purposes; the organs to be sent to Prof. McClure of the Department of Biology in Princeton University, and the feet to be used in the making of umbrella stands. The flesh and skeleton remained in Mr. Vogelsang's possession for future disposition.

The elephant Topsy was brought to America twenty-eight years ago by Adam Forepaugh, and was then at the age of eight years. For some time she played juvenile parts, being exhibited as the "original baby elephant." In 1900 she killed a keeper in Waco, Texas, and another keeper in Paris, Texas, in the same year. On May 28 last she killed J. Fielding Blunt of Fort Wayne, Ind., in the show tent in Brooklyn, presumably because he had fed her a lighted cigarette. Since that time she has been at Coney Island.

As measured yesterday she stood 10 feet in height, was 19 feet 2 inches long from tail to tip of the trunk, had a girth of 14 feet 2 inches, and a leg circumference at the fetlock of 2 feet. She weighed six tons, and in her palmy days was valued at the rate of $1,000 a ton.

CONVICT'S ATTEMPT TO ESCAPE.

Had Reached the Roof of Trenton Prison When Discovered.

TRENTON, N. J., Jan. 4.—Thomas Doyle, who is serving a twenty-year term in the New Jersey State Prison for murder committed in Union County, was frustrated this morning in an attempt to escape from the institution.

Doyle, with a number of other prisoners, was being taken to breakfast just before 6 o'clock when he slipped from the line and entered the engine room. From this room he escaped to the yard, and by scaling the wall of small buildings finally reached the roof of the main building. He had secreted in his clothing an improvised rope about twenty feet long, with which he intended to lower himself to the top of the prison wall and thence to the street.

While crawling over the roof he was discovered by Deputy Keeper Clayton, who operates the searchlight located in the prison tower. Doyle was easily captured and returned to his cell. Under his prison suit he had another suit made from goods obtained in one of the prison workshops. He came to the prison a year ago.

Daily Stock Reports Are placed on the Pennsylvania Special, the twenty-hour train to Chicago. Stenographer at Passengers' service.—Adv.

FLOODS DO GREAT DAMAGE.

Trains Stalled in Washington—Cities Without Light—Farmers Suffer.

Special to The New York Times.

TACOMA, Washington, Jan. 4.—Floods now raging throughout Washington are causing damages to traffic and business estimated at millions of dollars. For three days mail, passenger, and freight service has been paralyzed. Six hundred landslides have come down on railroads, chiefly through the Cascade Mountains and in Western Washington. Several bridges on the Great Northern main line have been carried away, including Madison Bridge, which has been rebuilt twice within ten days. Engineers decided to-day that it must be permanently arched.

Coast lines of the Great Northern and the Northern Pacific, together with the Tacoma-Seattle Interurban Electric Line and numerous branch railroads, have been either flooded or covered with slides by the overflowing of rivers.

Boats are being used in the streets of Castle Rock, Sultan, Kent, Christopher, Auburn, and Darrington. Farmers have been working waist deep in waters in an effort to remove furniture and valuables from their flooded houses. Much stock has been drowned. Great log booms have been washed away in Cowlitz, Chehalis, Whiskah, and Skagit Rivers, causing serious loss to the lumber industry. Many passenger trains are stalled in the Cascade Mountains or on the Portland branch. Passengers on several trains stalled at Castle Rock to-day got up a dance in a woodman's hall. Chehalis, Centralia, Kelso, Sultan, Kent, and other towns are in darkness, the electric-light plants being submerged.

The Northern Pacific is fighting to-day to open the line from Tacoma to Portland, that it may send its through trains over the Oregon Railroad and Navigation Line between Portland and Wallula, where they will again take the Northern Pacific tracks. Several days will be required to open the main line through the Cascades, following which the Great Northern will also use its tracks. The Cascade Mountains, which last week held the heaviest snows of years, are now nearly bare. The temperature in the mountains is 60 degrees. Rain has stopped falling.

MISFORTUNES OF AN INVENTOR.

John Brislin, After Receiving Decree Against Carnegie Company, Suffers Accident.

Special to The New York Times.

PITTSBURG, Penn., Jan. 4.—Misfortune seems to follow John Brislin, who is said to be the inventor of the rolling mill feed table, which has proved to be worth millions of dollars. After worrying through the most abject poverty and then, in his old age, when he is deaf, feeble, and almost totally blind, receiving a decree of court against the Carnegie Company which would ultimately bring him riches, his hopes are slowly fading.

The unfortunate inventor is now reported to be in a precarious condition as the result of being knocked down by a wagon at Wylie Avenue and Federal Street last week. He is practically heartbroken, because he fears that he will be in his grave before the wealth begins to come in. He sustained an ugly gash in the head and received serious internal injuries.

Brislin has toiled hard all his life. Many years ago he was caught in an explosion in the old Keystone Rolling Mill, on Second Avenue, and lost his hearing; his sight was impaired, and he was incapacitated from following his vocation. Then he became janitor, and while eking out an existence found sufficient time to apply his talents on the feed table. His contention has been that he could not put his ideas to a practical test, and with that end in view he took into his confidence Antoine Vimac, an employe of the Carnegie Company. Together they completed it. Although the patent is worth millions, Brislin never realized a cent out of it.

AIDS ASTRONOMICAL WORK.

Carnegie Endowment Fund Makes Research Possible at Harvard.

Special to The New York Times.

CAMBRIDGE, Mass., Jan. 4.—A gift of $2,500 to the Harvard Astronomical Observatory from the income of the Carnegie Endowment Fund has made possible an exhaustive research on the part of Harvard's authorities among the vast collection of photographic plates which the university has in stock.

The gift, although small, will undoubtedly be succeeded by larger ones in case the research is successful, so that it promises to result in some of the most important disclosures, perhaps, that have been made in astronomical circles in many years.

A COMBINATION FAILS.

$20,000,000 Malleable Castings Trust Is Not to be Established—Expected Support Withdrawn.

Special to The New York Times.

PITTSBURG, Penn., Jan. 4.—The twenty-million-dollar malleable castings consolidation, announced last month as an assured thing, has gone to pieces. It is said the support of ex-Judge Elbert H. Gary, Max Pam, and their associates in the United States Steel Corporation was withdrawn on the ground that the conditions were not opportune for the launching of such a concern and this led to the deal being dropped for an indefinite time.

John A. Penton of Detroit, who is Secretary of the American Malleable Castings Association and of the National Founders' Association, and who has been prominent in other organizations of the foundry interests, was the active promoter in the deal, and he spent a year in the effort to bring the malleable concerns together.

Audits had been completed by a New York firm, and everything was in readiness for the financing when the important support from the United States Steel Corporation interests was withdrawn. Owners of the constituent concerns were to have taken $16,000,000 of the capital stock, but it was necessary to place enough stock outside to furnish good working capital.

VISITORS AT GEORGIAN COURT.

Arrival of the Countess de Castellane and Her Children.

Special to The New York Times.

LAKEWOOD, N. J., Jan. 4.—Mr. and Mrs. George J. Gould are entertaining the Countess de Castellane at Georgian Court. The Countess and her two children, Boni and George, arrived here last evening. The Countess intends to go to Florida for a short stay before returning home.

The Gould children and their French cousins are fast friends. Young George Gould and George de Castellane, who are about the same age, have taken a particularly strong liking to each other. The visitors are looking forward to a ride in young George Gould's tiny automobile to-morrow.

STATUS OF MR. COMAN.

Attorney General Cunneen Explains That He Is Not a Deputy.

Special to The New York Times.

ALBANY, Jan. 4.—Attorney General Cunneen said to-day that some of the reports in the newspapers concerning the appointment of ex-Deputy Attorney General Coman had fallen into error regarding the present relations of Mr. Coman with the office. He said:

"I do not ask Mr. Coman to serve as Deputy Attorney General, nor has he been assigned to his old position. He is acting as counsel until such time as Judge Bulger can come into the office."

To Cure a Cold on the Lungs and to prevent pneumonia, take Piso's Cure for Consumption.—Adv.

DEVERY WOULD HALE TAMMANY INTO COURT

Officials Summoned to Appear Before Justice Scott.

J. Sergeant Cram, John T. Oakley, and Thomas F. Smith Served with Order Obtained by Peter J. Garvey of the Ninth District.

The officials of the Tammany Hall General Committee have been summoned to court at the instance of William S. Devery. The ex-Chief said last night that he would drive the "Fourteenth Street gang" as far as money could do it. Justice Scott of the Supreme Court on Saturday issued an order returnable at 10 o'clock on Wednesday, requiring Tammany to explain its treatment of Devery.

The application was made by counsel for Peter J. Garvey, a Devery lieutenant, who, at the September primaries, was elected a member of the General Committee of the Ninth Assembly District. In the moving papers Garvey recites that he was legally elected a member of the District General Committee, but that the Tammany Hall General Committee, at a meeting on Dec. 30, 1902, unlawfully and without cause stripped him of his prerogatives. He asks the court to require Tammany's officials to show cause why he should not be placed in possession of his rights, and why he and his co-members on the District General Committee shall not be permitted to name an executive member for the district.

The order was served late on Saturday night on J. Sergeant Cram, John T. Oakley, and Thomas F. Smith, Chairman, Vice Chairman, and Secretary, respectively, of the General Committee of Tammany Hall.

The Executive Committee of the latter organization is scheduled to meet to-night, and it is expected that in view of the legal proceedings instituted by Garvey in the interest of Devery, nothing will be done in the latter's case.

Ex-Chief Devery also declared last night that he would, if it could be done, summon Treasurer John McQuade of Tammany Hall to court to ascertain, if possible, what money Tammany has collected, where it came from, and what has been done with it. He wants the books produced.

The Committee of Twenty-five appointed at the Devery indignation meeting last week met last night and drafted a petition which will be presented to Leader Charles F. Murphy to-day. It recites at length the history of the struggle for the Democratic leadership of the Ninth District, and asks why Devery has been refused a place on the Executive Committee of Tammany Hall.

IRELAND APOSTLE OF NATIONS.

Cardinal Gibbons Says Emigrants from the Emerald Isle Have Greatly Helped the Catholic Church.

Special to The New York Times.

BALTIMORE, Jan. 4.—Cardinal Gibbons preached in the cathedral this morning on "The Growth of the Catholic Church in the United States." In the course of his sermon the Cardinal said:

"You will, I am sure, agree with me that no country in Europe has contributed more efficiently to the establishment and growth of the Catholic religion in America than faithful Ireland, and, whatever may have been the unhappy causes which have led to the expatriation of so many of Ireland's sons and daughters from their native soil, God has made their exile subservient to high and holy purposes.

"I can safely affirm that there is scarcely a city or town throughout the United States where the Catholic religion has not been preached and sustained by priests and laymen of Irish faith and extraction. And the Irish missionary spirit is still perhaps more powerful in Australia and throughout the vast extent of the British possessions. Ireland has been the apostle of the nations.

"The Church in America is also indebted for her extent and development to Catholic emigrants from Germany, Bohemia, Poland, and other parts of Northwestern Europe."

A LIEUTENANT MISSING.

Special to The New York Times.

LEAVENWORTH, Kan., Jan. 4.—Lieut. Edward O. Perkins, Fourth Cavalry, has been missing from Fort Leavenworth since last Tuesday. It is alleged that Perkins was married while a Sergeant in the Sixth Cavalry at Fort Stanton, New Mexico, fourteen years ago.

A woman calling herself his wife arrived here a short time ago and claimed the support of her husband. She showed Col. Wygant, Post Commander, written evidence tending to prove that she was the Lieutenant's wife and that his right name was Edward O. Raynor of Southampton, N. Y. It is understood that Lieut. Perkins, or Raynor, vainly tried to arrange for a divorce. Two days later he disappeared.

Perkins, while in the Marine Corps, was in the Asiatic Squadron, and was the orderly for Admiral Dewey during the battle of Manila Bay. He afterward was a Lieutenant in the Twenty-ninth Volunteers. He was commissioned a Lieutenant in the regular army a year ago through the influence of Admiral Dewey. He is forty-two years old.

BEAUMONT'S DAY IS PAST.

Special to The New York Times.

NEW ORLEANS, Jan. 4.—Following close upon the announcement that the control of the Beaumont oil product had passed to the Standard Oil Company and that prices were to be rapidly advanced comes the statement that the day of fuel in that field is past. New Orleans can no longer look forward to an era of rapid expansion of her manufacturing industries through the possession of cheap fuel. The Lone Star and Crescent Oil Company, which at the height of the Beaumont boom secured valuable concessions from the City of New Orleans and undertook to furnish oil to some of the largest users here, has cut off its supply to consumers and notified them that they may make other arrangements for power.

"The Beaumont field has been going down rapidly ever since last June," said President E. G. Schleider of the Lone Star Company yesterday. "At that time the gas pressure suddenly diminished, and in July it fell off altogether, so that the wells ceased gushing. We tried to pump from our wells, but could not get much but salt water. We tried to buy from others, and lost money rapidly. We have lost heavily; more so, in fact, than our customers will. It has been entirely a gambling proposition from the start. We stood to win or lose, and we have lost."

Other operators in the Beaumont oil fields state that the wells are pumping 75 per cent. salt water.

Steamer Myrtleden Ashore.

Special to The New York Times.

EASTPORT, L. I., Jan. 4.—The steamer Myrtleden, British, Capt. Yule, from Fernandina, Fla., to New York, stranded on Jones Beach, eight miles west of Fire Island Light, at 1 o'clock this morning. A dense fog prevailed at the time and the Captain, thinking himself safe at sea, neglected sounding until striking the bar. She has since worked beachward and at low tide is high and dry. The vessel has sustained no damage, a low surf prevailing, and the crew remain on board.

980 Miles in 20 Hours. The new "20th Century Limited" of the New York Central and Lake Shore does this every day, and effects a great saving to the busy man who travels between the East and the West.—Adv.

A DEMOCRATIC SHAKE-UP.

Movement to Inaugurate an Aggressive Policy in the House and Thereby Win Public Respect.

Special to The New York Times.

WASHINGTON, Jan. 4.—At the Capitol to-morrow there will be launched a movement to rejuvenate the Democratic Party. The first step contemplated is the displacing of Representative Richardson of Tennessee, as the minority leader and the selection in his stead of John Sharp Williams of Mississippi. With this accomplished, it is proposed, at the convention of the Fifty-eighth Congress to fight against the readoption of the present House rules unless they be so modified as to permit the minority to name the minority members of the House committees, a function that now rests entirely with the Speaker. All this is preliminary to an aggressive Democratic policy in the next Congress, by which it is hoped to give the Democratic Party a standing in the Presidential campaign of 1904.

One of the promoters of this movement is Representative Burleson of Texas. "If conditions could be changed," said Mr. Burleson to-day, "there would be no necessity for prominent Democrats all over the country engaging in a blind search for a leader in 1904. The Democratic Party is in a rut. It has been subjected to so many defeats since 1892 that it has become merely a party of opposition. In my opinion Democrats should give thought to the present condition of the party rather than to who is to be nominated in 1904.

"I believe the important matter at hand is to create a sentiment which will result in the selection, when the proper time comes, of an aggressive Democrat as minority leader in the Fifty-eighth Congress. When the proper leader has been selected, I think an earnest effort should be made by the minority to obtain some changes in the present rules, which in effect so operate as to make the House, which ought to be one of the greatest deliberative bodies in the world, a mere machine for registering the Speaker's will. If a proper effort is made by the minority I believe some aid can be looked for from a small number of the majority who are anxious to correct a condition that has become to them very nearly intolerable.

"With a courageous and earnest leader for the minority in the Fifty-eighth Congress, and with the House rules changed so as to permit the minority to name its membership on the various committees, I would unhesitatingly predict that before the adjournment of its first session the Democratic Party would be moved out of its rut. It also would present a united front, standing for well-defined affirmative policies. It could then go into a contest aggressively, with hope of victory."

WOMAN DENOUNCES TRUSTS.

Mrs. Livermore Declares That the Present Conditions in This Country Demand Radical Action.

Special to The New York Times.

BOSTON, Jan. 4.—In a letter to a Melrose newspaper Mrs. Mary A. Livermore writes with her accustomed vigor on the trust problem.

"A large minority if not a majority of average Americans are very reckless with their liberties and of those of other people," she says. "They would not hesitate to risk all the prized charters of the human race for a tariff that would make them rich or a war on a helpless people that would open to them a market for their particular products.

"With this class there is but one supreme good in life—money. So we find ourselves in the grasp of coal companies and food producers, and with aching hearts are facing a Winter unparalleled in the cost of plain living. All these combinations increase prices that are felt by householders till the situation has become so tense that any change would be welcome.

"The most desirable thing to be immediately accomplished is to remedy the coal famine and to lower the high prices of food and fuel. Aside from this immediate necessity the matter most desired by the American people for their protection in the natural pursuits of life is the regulation of trusts. They may be beneficial under strong Governmental control.

"As they now are, they constitute a despotism. A famine is sure to follow, when in midwinter the prices of fuel and food are prohibitive. We see already that delicate little children and the very aged among the poor are to be the earliest victims of cold and hunger."

J. J. ASTOR'S MUDDY RIDE.

Left Philadelphia Yesterday Afternoon for This City in an Automobile.

Special to The New York Times.

PHILADELPHIA, Jan. 4.—John J. Astor in his automobile went plunging through New Jersey mud to-day, bound from the Hotel Bellevue, this city, to his New York home. He left the Bellevue, accompanied by Harry Lehr and a chauffeur, shortly after 3 o'clock.

"We expect to have a wet time of it," said Col. Astor, looking up at the leaden sky, "but I guess we will get through all right. We had no trouble coming here. No, we do not expect to go after a record. If we made one it would be a muddy road record."

The Fabbri party, which arrived at the Bellevue on Saturday night in an automobile, left for New York at 11 o'clock this morning. In the party were Allesandro Fabbri, Ernesto G. Fabbri, B. Guadagno, and John B. Trevor. They returned as they came, by way of Camden.

RICH BED OF IRON ORE.

Special to The New York Times.

SAULT STE. MARIE, Jan. 4.—According to a report brought here, there is a bed of ore which will equal or possibly excel the great deposit on the Mesaba Range. The discovery was made by men who have been working in the interest of the Clergue companies for the last two years in exploration of the wild country north of here in Ontario.

Now the long time spent in careful search by scientists and trained prospectors is to bring its reward. The prospectors are on their way home with the first news of a great deposit of the finest grade of iron ore in the Algoma country, which will soon be within reaching distance of the railroad lines of the Clergues.

TRAIN KILLS A PASTOR.

Special to The New York Times.

WINSTED, Conn., Jan. 4.—The Rev. A. H. Norris, aged fifty-seven, pastor of the Congregational Church in Torrington, was instantly killed at Burrville at 1:30 this afternoon. A special train from New York struck his team on a grade crossing. He was driving in a closed carriage, and did not see the train, which had brought a delegation of New Yorkers to Torrington to attend the funeral of the late millionaire Archille F. Migeon of Torrington, who died in Jacksonville, Fla., Thursday.

The horse was killed outright and the carriage containing the minister was thrown 100 feet against a tree. The Rev. Mr. Norris was dead when the trainmen reached him. The clergyman was on his way to Burrville to conduct services in the Congregational church there. He is survived by two daughters, who are students in a New Jersey school for physicians.

Connecticut Tobacco Unsatisfactory.

Special to The New York Times.

HARTFORD, Conn., Jan. 4.—The tobacco crop of the Connecticut Valley, especially that grown in the open air, is not coming from the sheds in a satisfactory condition, and the prices which are being paid rule considerably lower than the growers were expecting. The cold and damp weather of last Summer was not favorable to growing the best quality of leaf.

Extra Fast—Extra Comforts. The Pennsylvania Special makes a schedule of 20 hours between New York and Chicago.—Adv.

GREENE MADE A TOUR, CITY WASN'T VERY "DRY."

The Commissioner with Inspector Brooks Visited Seven Stations.

Went Through Precincts in Automobile Scrutinizing Policemen on Post and the Saloons—Entered a Raines Law Hotel.

Strictly speaking, the first Sunday under the new police administration could not be called a "dry" one. There was plenty to drink for all who desired it, and in several places it could be taken standing in front of the bar as on weekdays. But that there was a great deal of caution used by the saloon keepers, especially in the Tenderloin, was evident, as Capt. Miles O'Reilly, the new commander, was busy all day long, and at midnight the blotter recorded no arrest for violation of the excise law. The arrests for excise violations in all boroughs totaled forty-eight, as compared with thirty-eight on the previous Sunday.

It was a day of activity, of sight-seeing for the police officials. Commissioner Francis V. Greene with his secretary and accompanied by Inspector Brooks, visited all the police stations between Fourteenth Street and Fifty-first Street, seven in all, in a red automobile on the back of which were the initials, "L. G. W." Another party, composed of District Attorney Jerome and Deputy Commissioners Ebstein and Piper, walked through the Tenderloin and were seen on both Broadway and Sixth Avenue during the afternoon and early evening.

Late last night, Capt. O'Reilly, who had made three tours during the day, said that he had seen no violations of the law, except in Lyric Hall, Sixth Avenue and Forty-first Street, where the Swiss Waiters' Association was giving a dance. This he ordered stopped, and his command was obeyed, although the indignation of the dancers was intense, as the proceeds of the ball were destined for the association's sick benefit fund. Proprietor Judson Sauer said he had spent $300 in preparation for the event, and that such functions had never been interfered with before.

There was dancing going on at other places, however. At 21 East Seventeenth Street is Miss McCabe's Dancing Academy, and on Twenty-third Street, between Sixth and Seventh Avenues, is the Harvard Academy. The managers of these places went to the Captain in the afternoon and asked about the dances for the night. They said they were private dances given to pupils and that invitations had been sent out. Capt. O'Reilly said he was very sorry, but that he could not "stand for" the dancing. The managers went ahead just the same and had their dances. This was reported to the Captain, and he sent two detectives out to investigate. They went to the places and later reported that there were dancing and music.

The Captain questioned them closely, and then said:

"Well, you two men go down to the Jefferson Market Court in the morning; tell the Magistrate just what you have told me, and I have no doubt he will issue warrants for the arrest of these people."

In Thirty-second Street, between Sixth and Seventh Avenues, is Central Hall, where a big dance was going on when the Captain walked through that street on his way back to the station house, just before midnight. He looked at the place and at his watch, but evidently found he had not time enough to investigate and reach the station house in time to turn out the midnight platoon, so he continued on his way. Later he said:

"I do not intend to disturb any private dance, any dance or musical where no admission is charged, but these dance halls and concert halls where an admission fee is charged, and where there is a bar, cannot do business out of hours."

THE COMMISSIONER'S TOUR.

The Commissioner started out in an automobile early in the afternoon. He went first to the East Thirty-fifth Street Station. His chauffeur sent the machine slowly along, and it could be seen that the Commissioner and Inspector were closely observing, and were not recognized by the policemen on post. Many of the men were standing still instead of patroling, and this the Commissioner objected to.

Sergt. Daly was in charge, as Acting Capt. Schryer was not at the station house. The Commissioner introduced himself, and said that he would like to inspect the station house. Little escaped his observation. He went from the top to the bottom of the building and then signed the blotter. When he left he remarked to Inspector Brooks:

"This is excellent."

When Capt. Delaney, who was recently retired, was in charge he was averse to smoking and had a large sign hung conspicuously in the station house, which read: "No Smoking." He also insisted that the Sergeants should not drop any ink on the desk, and the large oak desk was free from stains. In front of it is a brass railing, and this was polished.

The automobile whirled through East Thirty-fifth Street and into the Tenderloin, where the same scrutiny of the saloons and hotels was made. It finally stopped in front of the Tenderloin Station. Capt. O'Reilly was present to receive the Commissioner. They talked for about ten minutes in the Captain's private office. Capt. O'Reilly, it was understood, told him that everything was running smoothly and that he did not have an excise arrest, though he had several men out trying to secure evidence against violators of the law. The Commissioner congratulated the Captain on the condition of his precinct.

The party next went to the Twentieth Street Station, which is located between Seventh and Eighth Avenues, and from there to the East Fifty-first Street Station, where Capt. Lantry commands. The Commissioner asked Sergt. Powers, who was in charge, to show the party through the station house. Again the Commissioner went from cellar to garret, and remarked:

"This house is in a very good condition."

The West Thirty-seventh Street Station house then received attention. This is the precinct which Capt. Haughey ruled over before his suspension by Gen. Greene, and which Acting Inspector Walsh has made his headquarters for the Fourth Inspection District.

QUESTIONS A FAT POLICEMAN.

At the West Forty-seventh Street Station, the next one called at, the Commissioner was met by Capt. Schmittberger and escorted to a seat behind the desk, from which point he watched the marshaling of the policemen.

When the Roundsman began his inspection down the line of men the Commissioner slipped from behind his chair and assisted in the inspection. When he reached Policeman Burns, detailed at the Forty-second Street Ferry, the Commissioner asked:

"How long have you been on the force?"

"About twenty-five years," was the answer.

"How heavy are you?"

"Two hundred and twenty-five pounds."

"How much did you weigh when you went on the force?"

"One hundred and eighty-five."

"Did you gain the difference all at once or did it come on gradually?"

"Oh, I got it by degrees."

"Now, do you think you could run half a mile?"

"That's easy."

Apparently satisfied, the Commissioner then picked up a book of rules, and, standing against the rail before the Sergeant's desk, read aloud Rule No. 46, which is about three pages long, and deals with the conduct of policemen on post.

At the conclusion of the reading the platoon was allowed to go out on duty. The Commissioner then made a tour of inspection with Capt. Schmittberger, and visited every part of the house. On leaving he said that everything was all right.

The last station house visited was the East Twenty-second Street one, and then the automobile bore the party down Third

Avenue. On the southeast corner of Third Avenue and Nineteenth Street is the Raines law hotel run by Patrick Craig. On the street corner near the front door stood a patrolman in uniform. The Commissioner spied the lonely looking figure, and the chauffeur was ordered to stop. Gen. Greene stepped out of the machine, and walked up to the patrolman.

"What are you doing here?" he asked the man.

"Police duty," was the ready answer.

Turning to Inspector Brooks, who had followed him, the Commissioner said:

"Take this man's name and number."

The Inspector did so.

ORDERS WHISKY IN THE SALOON.

Then the Commissioner, the Inspector, and the former's secretary entered the saloon through a front entrance. On a table was a sandwich, almost transparent, so thin it was. It had been cut into four small squares. It was the only one on the plate.

Commissioner Greene took a look at the dishes, and then the three stood at the bar, behind which was Proprietor Craig. The Commissioner ordered three drinks of whisky. The liquor was served, without the formality of purchasing a sandwich. Col. Greene put three dimes on the counter, waved the whisky aside, and said:

"We don't care for the stuff."

He asked Craig to show him through the hotel. This was done, and the Commissioner, it is said, found that the law was being complied with, there being the required number of beds in the house.

In Brooklyn the excise situation was normal. Many of the liquor sellers, fearing to take any chances under the new régime at first, closed up their places promptly at midnight Saturday. Other saloons, however, which were closed tight to all outward appearances, continued to do a quiet side-door business in the early morning hours. As the day wore on and it was seen that the police were not unusually active, all the saloons in the borough which carry on a back-room trade were open and the usual Sunday conditions prevailed.

President Dolan of the State Liquor Dealers' Association said he had advised all the members of his organization to comply with the law. The majority of liquor dealers would be glad to see Sunday closing, but they did not like to see one man permitted to run unmolested, while others were ordered closed by the police.

CORONERS' BOARD REPORTS.

Remarkable Disasters of the Year Referred To—Chemical and Bacteriological Laboratory Wanted.

The first annual report of the present board, and was sent out from the Coroners' office will be in the hands of Mayor Low this morning. The report is the work of Coroner Goldenkranz, President of the board, and was sent out from the Coroner's Office late on Saturday.

In tabular form the work done by the Coroners during 1902 is presented as follows:

Sudden deaths from natural causes	3,636
Deaths by accidental violence	1,065
Deaths by suicide	470
Death by direct murder	22
Other homicide cases	130
Ante-mortem statements	154
Total	6,346

Out of this total, there were 482 cases remaining for inquisition from the previous year. In all there were during the last year, 2,820 deaths which, under the law, require the personal investigation of the Coroners. As a result of such investigations 543 persons were held to await the action of the Grand Jury. In connection with this 1,356 inquests were held and 644 autopsies performed.

In reviewing the year's work the report continues:

"The year has been remarkable for the large number of appalling disasters, in which numbers of lives have been lost, some as the result of negligence, and some purely from an accidental cause. Among these cases we beg to call your attention to the Murray Hill Hotel explosion, the New York Central Railroad tunnel disaster, the Park Avenue Hotel fire, and the Madison Square fireworks exhibition disaster.

"It is with some gratification that we notice as a result of the inquisitions held in these cases that there has been a greater activity shown in remedying certain evils that existed prior to these accidents and which were the direct cause of the loss of a large number of lives. The work of the Municipal Explosive Commission, the untiring efforts of the Building Department, and the energy of your Honor and the committee appointed to advise remedies in the tunnel arrangements of the New York Central Railroad tc us seem to be the means of avoiding such horrible catastrophes as we have just called your attention to."

The report closes with the following recommendations, including one for an increased appropriation.

"It further appears to this board that though the work during the past year has been very great, and was conducted as expeditously as circumstances and help would permit, still there seems to be room for improvement, both from a scientific as well as an expeditious standpoint. In the first place, it might be timely and wise to call to your attention the necessity of attaching to this office a chemical and bacteriological laboratory, an addition that not only would be of scientific value and service to the city, but would be the means of an economy that is hard to estimate.

"Secondly, from an expeditious standpoint, a larger appropriation would be necessary to add to the clerical force and the necessary conveniences for the conducting of this office properly."

OPPOSE MR. HOAR'S BILL.

Senate Committee Likely to Amend His Anti-Trust Measure—Regarded Too Radical as It Stands—Mr. Cullom's Bill and House Measures.

Special to The New York Times.

WASHINGTON, Jan. 4.—The Anti-Trust bill of Senator Hoar has not been given the approval he expected it would receive, and it is very probable several of its features will undergo change in the Judiciary Committee. It is fully expected that the bill in Amended form will come from the committee. The authorship of the measure insures for it more than the usual courtesy. However, there is a general desire for legislation at this session, and that will help the bill to an affirmative report after amendments have been made agreeable to a majority. The committee will meet to-morrow and Senator Hoar hopes to get action that he may bring the bill into the Senate Tuesday, when he proposes to address that body on the subject of trusts and the necessity of legislation for their regulation.

The bill of Senator Cullom, introduced last Summer, is also before the Judiciary Committee. This measure provides for publicity, and requires reports from corporations doing an inter-State business, which are to be made to the Inter-State Commerce Commission. It does not go so far as the Hoar bill, which aims at controlling the manufacture of products as well as their transportation, and by many the Cullom bill is regarded more favorably than that made public by Mr. Hoar.

There are also two bills before the House Judiciary Committee on the subject, one known as the Littlefield and the other as the Hepburn bill. A sub-committee has them under consideration. The Littlefield bill provides for publicity and a tax on stock issued for which the full value has not been paid in cash, and the Hepburn bill is on similar lines.

COAL DEALERS' BUSY SUNDAY.

The large retail coal dealers had horses and wagons on the streets for the greater part of the day yesterday delivering coal. Notwithstanding the New Year's celebration of the miners, a good deal of coal came over some of the lines to tide water yesterday, and the coal handlers worked all day.

If the weather should remain mild for a day or two, the dealers said yesterday, the shortage of last week would be partly overcome. All of them said, however, that there would be a shortage all Winter.

Complaints have been made to the police by east side coal dealers that a man wearing a badge with the words "New York Coal Inspector" has been getting money from them under false pretenses. It is alleged that he accuses dealers of giving short weight or of some other irregularity and tells them that a fine of $50 would follow arrest and conviction, but that a smaller amount would keep them out of trouble. In some cases, it is said, in order to avoid trouble, payments were made.

Big Republican Banquet Planned.

One of the largest political dinners in the history of the city will be that of the Republican organization of the Nineteenth Assembly District in the concert hall of Madison Square Garden, on Thursday, Jan. 15. It is expected that 1,000 diners will participate. The principal speakers will be United States Senator Dolliver of Iowa, Congressman Watson of Indiana, and Simon Forg of this city.

ANGERED BY PRESIDENT

Southern Representatives Protest Against His Action at Indianola.

PROMISE TO MAKE TROUBLE

Disposition to Charge Him with Arrogating Czarlike Authority in Closing Post Office.

Special to The New York Times.

WASHINGTON, Jan. 4.—Southern Congressmen have been arriving in town today to attend the reassembling of Congress, and every one of them is angry to the fighting point over the President's action in closing up the Post Office at Indianola, Miss. State lines have nothing to do with it, and Congressmen from Mississippi are no hotter than others from other States. Many of them promise to make trouble, and the outlook is that a great deal will be heard of the case during the session. There is a strong disposition to charge the President with arrogating Czarlike authority in deciding that a community shall not receive its mail.

Senator A. J. McLaurin of Mississippi will probably introduce a resolution calling on the Post Office Department for information about the closing of the Post Office. He will go to the department to-morrow and ask Postmaster General Payne to designate some one to act as Postmaster, and if this request is refused he will see the President about it.

"I knew nothing at all about the Indianola matter," he said to-night, "until I read the President's statement in Birmingham yesterday while on my way here. I did not even know the town had a negro Postmistress. I must say the President's action is a very remarkable procedure, and one that will need some further explanation. I know the people of Indianola to be law-abiding in every respect. They are as much entitled to postal facilities as any community in the United States. If there is any way to do it I am going to have the Post Office re-established. Of course I can't make the President do this, but after I see him I will know more about my future action in the matter. I believe the resignation of the Postmistress was voluntary, and that when further information is received the case will not be as serious as it now looks. In my opinion the main trouble is that you can't make white folks out of negroes."

"I think," said Representative Richardson of Alabama, "that a resolution of inquiry should be passed by Congress calling on the President to give more fully his reasons for doing this, and setting forth to what extent and by whom this woman was threatened. As the matter now stands the whole community stands indicted of a crime. The people have a right to this Post Office, and the action that has been taken is an unpardonable outrage.

"The President went about the matter in the wrong way. He should have caused the arrest of the parties guilty of intimidating the Postmistress, and punished them according to the law in the case. I am not fully informed as to the nature of the threats of assault, but everything indicates that it was the action of only a few individuals, perhaps belonging to an element of the community that does not represent the best citizenship. The fact that the woman had held the office for so many years indicates that the people were reasonably satisfied with her at least.

"The President condemns himself in his very statement issued from the White House. He makes it evident that he intends to punish the whole community by making them travel from twenty to forty miles for their mail. All the facts in the case should be made known, and then the public can judge whether this community of people should be visited with such a severe penalty."

Representative Gaines of Tennessee said:

"The people of Indianola may have disobeyed the law, but that does not empower the President to suspend the law. It is the duty of the President to execute, and not suppress, the law. By suspending the law creating the Post Office at Indianola he becomes himself a lawbreaker and lawlessly and recklessly prevents the patrons of the office from receiving letters carrying United States postage and addressed to them.

"If he can thus stop the mail being carried and delivered at Indianola he can at will treat New York or any other city in the same way. If the Postmistress at Indianola has been assaulted, or her official rights illegally interrupted or interfered with, it is the duty of the President to enforce the laws enacted to punish the offenders. I know of no law that gives the President the right to punish a whole people, the innocent and guilty alike, by suspending the Post Office law establishing a delivery service at Indianola. This is a government of laws and not of men."

Representative Pierce of Tennessee said:

"The President should have gone about the matter in the proper statutory way. He should have left the office open and punished the guilty ones, instead of punishing all and casting odium upon the innocent as well as the guilty. The Post Office was established by law, and if it is to be abolished it should be abolished by law. This woman has been Postmistress for several years, and it seems to me that if there had been very serious objection to her it would have been manifested before now.

"It looks as if this intimidation, if any, was the work of certain individuals, and violence was not contemplated by the whole community. As it is, all must suffer the inconvenience, probable business loss, and humiliation before the public. The President is treading on dangerous ground. The people of Indianola and vicinity should demand of the President that he tell all the circumstances in the case."

TAFT MAY BE CHIEF JUSTICE.

His Friends Would Have His Appointment to Supreme Court Deferred Until He May Succeed Fuller.

Special to The New York Times.

WASHINGTON, Jan. 4.—The seesawing that has been going on of late in regard to the time when Justice Shiras is to retire from the Supreme bench is accounted for in some quarters by the expectation that there will be opposition from the Pennsylvania Senators to the selection of a successor to Justice Shiras from outside the State of Pennsylvania.

The statement has been made, entirely without authority, that Senator Quay would make objection to the confirmation of Gov. Taft as Shiras's successor. Nothing could be further from the probabilities. If an objectionable man should be nominated from Pennsylvania the Senators might be expected to resist his confirmation. But that any fight would be made against an unobjectionable selection from another State simply because Pennsylvania did not get the place is something that is not generally believed. The only action Senator Quay and his colleague will take will be to call the President's attention again to the worthiness of Justice J. Hay Brown of the Supreme Court of Pennsylvania. The two Senators formally presented his name to the President last Year when occasion offered by reason of Justice Shiras reaching his seventieth year.

The most reasonable basis for a change in the arrangement to have Gov. Taft ascend the Supreme bench when Justice Shiras retires is the fact that there is a strong desire in many influential quarters that Gov. Taft should be made Chief Justice. Friends of Gov. Taft are urging that his appointment to the Supreme bench be deferred until he may be named to succeed Chief Justice Fuller. Friends of Judge Brown are well pleased with this proposed arrangement, assuming, of course, that if it should be carried into effect Judge Brown would be appointed to succeed Justice Shiras.

LINCOLN MEMORIAL SUNDAY.

The American Missionary Association is about to issue an invitation and appeal to the Congregational Churches, Sabbath schools and Endeavor Societies of the country requesting an observance on Sunday, Feb. 15, as "Lincoln Memorial Sabbath," commemorative of Abraham Lincoln. The officials of the association say: "It is not generally realized that there are nearly 18,000,000 of brown-skinned races under the flag of the United States, forming a large portion of our body politic. Problems that face the coming generations in the assimilation, redemption, and elevation of these races are profound and grave. "It is simply a question whether the generation upon whom the larger burden of responsibility must fall shall be prepared for this responsibility when it comes. Lincoln Memorial Sunday will furnish an opportunity to impress these problems and show that the Christian solution is the only possible one."

CONGRESS AND CURRENCY

Outlook for Legislation by This Congress Not Very Good.

Need of a New Law Admitted in Both Houses, but Doubt Expressed That There Will Be Time to Act Before Adjournment.

Special to The New York Times.

WASHINGTON, Jan. 4.—The outlook for currency legislation at this session of Congress is not very good. Mr. Overstreet of Indiana, a member of the House Committee on Banking and Currency, to-day voiced the sentiment of a very large number of Congressmen when he said:

"There is a general feeling all over the country that it is time to enact some legislation which will stop this incessant running to the Treasury for help on every occasion, and there is a demand for such legislation."

The feeling to which Mr. Overstreet referred has crystallized into pretty strong pressure upon Congress, and many Congressmen would like to gratify it; but in spite of this there is no great likelihood that anything will be done. The principal difficulty in the way is the shortness of the session. Congress will reassemble to-morrow to begin the real business of the session, and will have only two months in which to transact that business—two months, less the usual number of days set apart for eulogies of dead statesmen and for adjournments on various pretexts.

In the way of original legislation also stand the Appropriation bills, which, when they once begin to take the right of way, will clog effectually everything else in the Senate. And atop of all is the threatened dead-lock over the Statehood bill, to say nothing of the desire of many members of Congress to have a prolonged debate over some of the various anti-trust bills.

Nevertheless the Banking and Currency Committee will make an effort to get its bill through. The pending measure is the new bill introduced by Mr. Fowler Dec. 17 as a substitute for the bill he vainly urged upon the Republicans of the House during the long session of Congress.

This bill provides that any National bank, with the approval of the Controller of the Currency, may take out for issue and circulation an amount of National bank-notes not exceeding 25 per cent. of its paid-up capital. The notes to be in denominations of $10 and multiples thereof. The deposit made by the bank to secure these notes shall be of United States bonds or gold coin, or both, equal to 5 per cent. of the amount of the notes taken out, the deposit to be counted as a part of the bank's reserve against the notes. The bank is to receive the interest on the bonds deposited. If it retires any part of said circulation, an amount of bonds or gold equal to 5 per cent. of the notes retired shall be returned to the bank.

Every bank taking out such notes shall pay semi-annually into the Treasury a tax of one-quarter of 1 per cent. upon the average amount of such notes in circulation during the preceding six months. This tax and the 5 per cent. deposit shall constitute a guaranty fund. The notes are to be a first lien on the bank's assets, and to be received upon deposit and for all purposes of debt and liability by every National bank at par and without charge. They are to be receivable for all public dues except duties on imports.

Any bank having outstanding notes in excess of 25 per cent. of its paid-up capital, to secure the payment of which bonds have been deposited, may, on making a deposit for the redemption of such excess, take out notes for circulation without reference to the limitation of $3,000,000 a month prescribed by law. The law limiting the amount of notes that may be retired to $3,000,000 a month, is not to apply to notes taken out under this act. The same reserve now prescribed for deposits must be maintained against these notes when in actual circulation.

The notes are to be redeemed in gold on demand. New York, Chicago, and San Francisco are to be redemption cities, and all the banks redeeming at any one of these cities shall constitute a redemption district. If any bank receives notes from another bank outside its own district, it shall not pay them out over its own counter, but send them to some bank in either its own district or that of the other bank, to be returned to the district of the bank issuing them.

When a bank fails the notes taken out by it shall, upon presentation to the Treasury, be paid in gold out of the guaranty fund, but the Treasurer shall recover the amount of the outstanding notes from the bank's assets and pay it into the guaranty fund. Any bank going into liquidation shall first pay the amount of its outstanding notes in gold into the fund. If the fund falls below 3 per cent. of the total amount of notes taken out, the Controller may impose an extraordinary tax, not exceeding 1 per cent. in any one year, upon the amount of the notes at the time outstanding. This tax is to be refunded whenever such repayment will not reduce the fund below 5 per cent. of all the notes outstanding.

"The new Fowler bill," said Mr. Overstreet to-day, "will be received on its merits. The opposition at the last session was opposition, not to currency legislation in general, but to the particular bill then before the House. It is impossible to argue from the fate of that bill what will become of this."

CHORUS WILL WEAR TIGHTS.

Some of the women choruses affiliated with the leading German singing societies of Brooklyn are much stirred up over the announcement that twenty women are to appear in tights on the presentation of Von Suppé's comic opera "Flotte Bursche," at the fortieth anniversary of the Astoria Maennerchor Society in Long Island City in April next. These women are the wives and daughters of members of the Williamsburg Saengerbund Society. They will be chaperoned by Mrs. Adolph Fritsch, the conductor, under whose direction rehearsals have been going on in Palm Garden, Williamsburg, for some time.

Some years ago bloomers were used by the Astoria women's chorus, and considerable objection was made. In Von Suppé's opera there is a students' chorus which calls for the wearing of tights and high boots with caps and jackets. When the President of the Saengerbund, Adolph Bonnet, was told last night about a report that bloomers were to be worn by the women's chorus he denied it emphatically, saying that the costumes worn would be those provided for in the opera.

Dinner to President Swanstrom.

A dinner will be tendered to Borough President J. Edward Swanstrom of Brooklyn on Jan. 17 at the Pouch Mansion by members of the local school boards, ex-members of the old Brooklyn Board of Education, School Principals, and others interested in educational matters in the Borough. Park Commissioner Young will preside, and about 400 persons are expected to attend the dinner. Mr. Swanstrom was formerly President of the Brooklyn Board of Education.

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LARGE GIFT TO THE EDUCATIONAL ALLIANCE

Felix M. Warburg and Mortimer L. Schiff Provide $50,000.

Isidor Straus Presents the Directors' Report of the Year's Work—Superintendent Maxwell Speaks.

During the reading of the annual report at the tenth annual meeting of the Board of Directors of the Educational Alliance last evening the announcement was made that $50,000 had been donated for the enlargement of the organization's building. The men who gave the amount jointly because of a hint which was dropped in the last annual report are Felix M. Warburg and Mortimer L. Schiff.

Other announcements were of a donation of $2,500 for the first year's expenses for the maintenance of a legal bureau, given by Henry Phipps, and an anonymous contribution of $5,000. The addition to the Alliance Building is to front on the East Broadway side and is to be begun promptly, the organization owning land sufficient to make the improvement possible.

Isidor Straus of the Board of Directors read the annual report, which said in part:

"The Baron de Hirsch Classes in English for Immigrant Children were conducted with the usual success. The average enrollment was 436, but in all 761 new pupils were admitted in the course of the scholastic year, 477 of whom were promoted to the public schools. These classes are carried on for the purpose of preparing the children of Russian, Roumanian, and other immigrants for the public schools.

"The children enter our classes immediately upon their arrival in this country, and it has been found that after four to six months of the careful tuition that they receive a sufficient knowledge of the English language is acquired to enable them to enter the public schools.

"Much stress is laid upon the development of the spirit of patriotism and of love for their adopted country, and it is safe to say that among no class is a responsive chord sooner awakened than with the little ones who attend these classes in English."

Regarding the effect of the work of the alliance upon the population on the east side the report said:

"Those who have been in a position to observe and study the conditions on the lower east side during the past ten years (the time during which the Educational Alliance has been in existence) have been witnesses of a most extraordinary sociological phenomenon.

"At the beginning of that period it is safe to say that the amount of poverty was comparatively very much greater among the Jewish people of this neighborhood than it is at the present time. The percentage of those who could speak, read, and write the English language was also very small compared with that at present.

"The ten years have been a transition period of great moment in the lives of the residents of this quarter. A generation of young men and young women educated in our public schools has grown up and has come to take a prominent place in the community. Advantage has been taken of every opportunity for intellectual and material progress, and these opportunities have been ample."

In regard to the roof garden patronage, the report went on to say:

"The roof garden opened on June 23. It closed on Sept. 7. During those eleven weeks no less than 40,674 persons were present on the roof for a more or less protracted period."

As to the endowment fund, the report said: "The endowment fund has been somewhat increased during the past year through the contribution of $5,000 from a friend of the cause and by $2,500 from the H. F. S. Association, so that the total is now $148,950. This fund is far too small at present, and there is urgent need that it be increased as soon as possible to at least $500,000, so that an assured income of $20,000 per annum may be realized from this source.

"It is unfortunate that the endowment fund is not increasing more rapidly, for in order to keep the institution from going backward it is necessary for the Directors to feel some assurance that their efforts have the support of the general public. Under the present conditions it is a constant struggle to cut down expenditures to meet the limited means at the disposal of the Directors, and in spite of the practice of every economy there is a deficit at the end of each fiscal year."

William H. Maxwell, Superintendent of Schools, said among other things: "I was deeply interested and gratified to notice in your report that you receive no public contributions for the support of your institution. It is maintained entirely by private subscription—purely a labor of love.

"It is possible to educate children so as to make them unhappy, and lead them into temptation—to give them tastes and not equip them so as to gratify them. You do not do that. You teach them how to earn a livelihood as well as how to think better and nobler thoughts."

Jacob Schiff also made a brief speech, in which he moved that a vote of thanks be extended to Henry Phipps for his contribution, he being a man not of Jewish faith. "Not for the money he gave," Mr. Schiff went on to say, "but for the example he has set."

Nathaniel Meyers moved a vote of thanks to the Directors for their work during the past year.

The terms of several Directors to serve for the term of three years had expired, but they were all re-elected. They were: Albert Friedlander, Ferdinand Kuhn, Louis Marshall, Henry Morgenthau, William Solomon, Isidor Straus, and Benjamin Tuska.

ZIONISM AND EDUCATION.

Through some inadvertence both the Daughters of Zion Society of Temple Beth Israel, Fifth Avenue and One Hundred and Twenty-fifth Street, and the Jewish Endeavor Society of the same church were given permission to meet in the lecture room of the church last night, and great was the surprise when the members began to find it necessary to crowd in. Explanations were not forthcoming. And it was decided to make the best of the situation and give the evening over to pleading each other's cause. Prof. Gotthell, the Rev. H. P. Mendes, and the Rev. M. H. Harris, pastor of the church, made addresses. The first named spoke upon "Some Aspects of Zionism," and the others dwelt upon the ideas and aims of the Endeavor body.

Zionism, the professor said, was the project of founding a home for the oppressed Jews of Eastern Europe, particularly those of Russia and Roumania. The idea was not, as so many suppose, that all the Jews go back to Palestine. It was expected that the members of the race would go out and preach their religion. The speaker decried assimilation in strongest terms, believing the Jew can best serve his interests by keeping to himself to a certain degree.

"All good Jews can be good Zionists and at the same time good American citizens," declared the speaker. The Jews, Dr. Mendes declared, must be a nation of priests. He likened the members of the race to the dust which is to be found in all parts of the earth and all over the world trodden down. He declared that from the dust came all nature and all beautiful things, likewise the Jew.

Dr. Harris said he had a suspicion that the Trustees of the Temple knew what they were about when they granted permission for both societies to meet in the same place for the evening. He said the invitations had the word "social" in large letters and the word "intellectual" in small type. He desired to see a reversal of conditions in the work of those present. It was declared that there are 100,000 Jewish children on the east side without religious education, and that while there were a few religious schools without that section they were "religiously" neglected.

The PIANOLA-Owner's Repertory.

THE most gifted pianist the world has ever known has but a small fraction of the Pianola-owner's repertory.

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Never before was such a library gathered together.

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It has capacity for transmitting the player's emotions to the piano and imparting human warmth and individuality to the music.

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FRANK A. MUNSEY

DR. F. O. HALL INSTALLED.

The Rev. Dr. Frank Oliver Hall of Cambridge was installed last night as pastor of the Church of the Divine Paternity, Central Park West and Seventy-sixth Street. The service was conducted by the Rev. Charles F. Patterson, and the installation prayer was read by the Rev. H. R. Rose of Newark. Those who delivered addresses were the Rev. Dr. J. M. Pullman of Lynn, the Rev. Dr. W. S. Crowe, the Rev. J. C. Adams of Hartford, the Rev. M. S. Wright, and H. B. Herbert, Trustee and clerk of the Universalist Society.

Dr. Pullman said, in part: "The Church is an institution for the culture of mortal souls. It is the generating centre of moral energy. It is the institution on which we depend to keep our homes sacred."

Dr. Crowe said, in part: "Our religion is just good citizenship, with strong, clean life. That is all there is in it. It is all there is in any religion. We haven't any magical lantern religion. Man's salvation for this life is occupation. If he's saved here he's saved for the hereafter."

Dr. Adams in his address of welcome to Dr. Hall, said: "Dr. Hall will stand here in this pulpit when you come up from the hells of Wall Street and out of the fashion of life, when you come from the dazzling glare of the 'Four Hundred,' the 'Five Hundred,' or the 'Six Hundred,' or whatever you call it, to meet you with open arms and comfort you. He will tell you that the trusts do not 'own the earth and that Rockefeller do not own you. You may be scared to death at some of the things he may say, but you have got to be brave and listen to him. This is the kind of service he is going to render. He is true as steel and as good as gold."

Dr. Wright, in a brief address, said: "I welcome you, Dr. Hall, into a cultured but ignorant city. I welcome you into a rich but wicked city. I welcome you into a beautiful but cruel city. Pray God you will do much toward its betterment."

New York Man Buys Syracuse Hotel.

Special to The New York Times.

TROY, N. Y., Jan. 4.—The Victoria Hotel, at Syracuse, has been sold to Morris Newgold of New York by the Commercial Insurance Company of Albany. The new owner will take possession at once and make extensive improvements. The hotel will accommodate about 100 persons. It will be so remodeled that it may be kept open throughout the year. The price paid for the property was $15,000.

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YEAR IN THE PHILIPPINES

Reports of the Commission and of Gov. Taft Made Public.

INSURRECTION IS AT AN END

Danger of Brigands Because of Threatened Famine, but Better Class Is Loyal.

WASHINGTON, Jan. 4.—The annual report of the Philippine Commission and a separate report by Gov. W. H. Taft, made public at the War Department to-day, gives a review of the results of the year's work of the commission, and contain recommendations for legislative action by Congress deemed essential to the welfare of the islands. The Philippine Commission in its report, which is the third it has made, says at the outset:

"The insurrection as an organized attempt to subvert the authority of the United States in these islands is entirely at an end, and the whole of the Christian Filipino population, with the exception of a few thousand persons in the Moro country in isolated towns, are enjoying civil government.

"Much remains to be done in perfecting civil government, in marshaling the forces of law and order against lawlessness and disturbances, and in teaching the people of the Philippines not only that they have rights under the law, but also that they cannot hope to enjoy such rights unless they acquire courage and independence sufficient to assert them against attempts by their fellow-Filipinos to perpetuate the system of 'caciquelsm,' or, liberally translated, 'boosism.'"

The report says the Filipino laborers must be taught the independence and dignity of labor under a free Government, and adds:

"The organization of labor into unions in Manila, while brought about by a crack-brained insurrecto agitator for political purposes only, will, we hope, lead to an organization which may have much to do with inculcating this lesson.

"The Filipino people of the better class have received the passage of the Philippine act with great satisfaction." The report recites, and further along it says: "The coming year under the trying circumstances which now prevail will show how much we may depend upon the conservative and law-abiding character of the controlling elements of the Filipino people."

The commission urges that it is the duty of the United States to secure to the Philippines as stable a currency as that used by the people of the United States. The commission concludes with the following recommendations, which are respectfully urged on the attention of Congress:

1. The establishment of a gold standard in the Islands and of banking corporations empowered to issue circulating banknotes under proper safeguards.

2. The reduction of at least 75 per cent. of the Dingley rates of duties on goods imported into the United States from the Philippines.

3. An amendment of the Philippine act so that the limit upon lands which may be sold to or be held by individuals or corporations from the public domain shall be increased to 25,000 acres, or in the alternative, so that the Government shall be given the power to lease for sixty years upon competitive bidding tracts from the public land aggregating in any individual or corporate lessee not more than 30,000 acres. This legislation is necessary to the development of the islands, and that as the Government owns 65,000,000 out of 70,000,000 acres in the archipelago there is no danger of concentration of ownership in individuals or corporations.

4. That the Philippine act may be amended by repealing the limitation which forbids an individual or corporation from holding an interest in more than one mining claim.

5. That all bonds issued by the insular Government under the authority of the Philippine act shall be free from State, county, and municipal taxation in the United States.

6. That an amendment be made to the Chinese exclusion act giving power to the Government by law to admit a fixed and limited number of Chinamen into the Philippine Islands, to be certified to be skilled laborers, on the bond of the employer that for every Chinese skilled laborer employed he will employ a Filipino apprentice, and that he will return the Chinese skilled laborer, thus introduced within five years after his admission to the country, and that he shall pay a head tax of not exceeding $50 for each Chinaman so admitted to the insular government to meet the expenses of the enforcement of these restrictions. The commission thinks unlimited admission of Chinese would be unwise.

Gov. Taft, in his report, tells of the conditions that have made it necessary for the islands to purchase about $15,000,000 worth of food on which to live and of the effects war has had upon agriculture, almost the only source of wealth in the islands. The greatest blow to agriculture, he says, was the destruction of about 90 per cent. of the water buffalo, on which the cultivation of rice is almost wholly dependent. After speaking of the ravages of Asiatic cholera, Gov. Taft says:

The base of Philippine civilization in the past was ladronism, and the present conditions are most favorable for its growth and maintenance. It is not certain whether in the depressed state of agriculture, with the temptations to ladronism, that the constabulary will be able, without the assistance of the military, to stamp it out. Were these temptations to agriculture, ward there generous conditions in the country, it would not be a troublesome matter to deal with, but when want and famine are staring people in the face the life of the freebooter forms to the desperate and the weak a very great attraction. The natural discontent with the Government when suffering is at hand, promoted as it has been by the cholera restrictions and the high prices of rice and other commodities which have been greatly enhanced by the depreciation of silver, might well have caused a new breaking out of the insurrection, and in my judgment, it speaks wonders for the ease with which this country has been governed in recent times that we have comparatively so little disorder since the surrender of the insurrent arms in April.

Since the civil Government was completely established in the Filipino provinces throughout the archipelago, on July of last year, the Governor says, an American soldier has not been called on once to fire a gun, the country having been policed by the constabulary, a force of 5,000 or 6,000 men.

"It may be," says Gov. Taft, "that as the conditions grow worse—for they are likely to do so before they grow better—it will be necessary in a province like Cavite, where ladronism seems inbred in the people, to proclaim martial law and even to call in the military finally to suppress it, but it is still hoped this may be avoided."

The depressed condition of agriculture and the tendency to ladronism in the Tagalog, and in some of the Visayan provinces does not apply to those provinces where hemp is the chief product. "They are wealthy and prosperous," the report says, "and while their food costs them more than it used to they have money enough with which to make improvements; schoolhouses are being built; roads are being constructed; machinery—agricultural and of other kinds—is being introduced, and there is every evidence of a forward movement."

Gov. Taft says the figures show that for the year ended June 30, 1902, the imports, exclusive of Quartermasters' stores, of all goods were $41,000,000, while the exports were $27,000,000. He says capital has seemed to be timid in coming to the Philippines, but adds: "It has come in a small way in various branches, so that the aggregate is very considerable."

FRENCH GOVERNMENT UPHELD.

Senate Majority Strengthened by Yesterday's Elections—Only Two Ministers Candidates, and Both Win.

PARIS, Jan. 4.—Senatorial elections were held to-day in thirty-four departments of France, Algeria, and in the Colonies of La Reunion and Guadeloupe, to select ninety-eight Senators, of whom ninety-four will fill seats the terms of whose occupants have constitutionally expired, while the other four will fill vacancies caused by deaths.

The elections passed off without incident and aroused little public interest; the results have confirmed the general expectation that the Ministerial majority in the upper house would be strengthened. The Conservatives have elected five Progressive Republicans; the Liberals have elected twenty-five Republicans, eighteen Radicals, and thirty-four Radical Socialists. Final returns from some seats in France and the two colonies have not been received. Premier Combes has been re-elected from the Department of Carente-Inferieure; he was also returned from Corsica, where he was only nominated Saturday.

Finance Minister Rouvier was elected in the Department of Alpe Maritimes. He thus passes from the Chamber of Deputies to the Senate. M. Combes and M. Rouvier are the only two Ministers who were candidates.

The only other noteworthy result of the elections was the defeat of ex-Minister of Foreign Affairs Hanotaux in the Department of Aisne. Of the candidates elected today, sixty-eight are already members of the Senate; the remainder are Deputies, ex-Deputies, or new men.

The Ministry of the Interior claims that the Government gained fifteen and lost two, a net gain of thirteen seats, in to-day's elections.

FRENCH POLITICAL CHANGE.

The Growing Attraction the Senate Has for Ambitious Politicians Demonstrated.

LONDON TIMES—NEW YORK TIMES Special Cablegram.

LONDON, Jan. 5.—Nothing is more characteristic of the present phase of French Parliamentary Government than the attraction of the Senate for national representatives. It is a sign of the times when Clemenceau, Rouvier, and Jules Roche prefer the Senate to the Chamber of Deputies.

The cause lies in ex-Premier Waldeck-Rousseau's disciplining of the majority. His methods were successful in uniting the Republicans against the heterogeneous opposition and at the same time had the effect of discouraging ambitious and eloquent politicians who were desirous of making a public display. Consequently many choose the Senate, where a decent income is assured them for nine years.

The result of the elections is to give mild encouragement to M. Combes to follow his present path.

The rejection of M. Hanotaux by Aisne is a defeat for Melinism.

TURKISH SULTAN EASIER.

Convinced That the Austro-Russian Alliance Will Not Result in Immediate Action.

LONDON TIMES—NEW YORK TIMES Special Cablegram.

LONDON, Jan. 5.—The correspondent of The Times at Constantinople says the Sultan's mind is much relieved by the conviction that Count Lamsdorff's Vienna mission will not result in any immediate action, Austria and Russia having decided to await the effect of Macedonian reforms.

The Times's Vienna correspondent says that while there is a noteworthy absence of all distrust and suspicion in regard to the object of Count Lamsdorff's visit to Sofia, the tendency prevails in diplomatic circles to regard that visit, if not, indeed, the whole Balkan journey, as a mistake. It can scarcely fail to increase the self-esteem of the Macedonian agitators and render them less amenable to control.

France is understood to be seconding the Austro-Russian reform scheme for Macedonia on condition that the status quo be not undermined. When Italy has had time to convince herself that Counts Goluchowski and Lamsdorff did not divide the Balkan peninsula between them over an after-dinner cigar she will perhaps also fall into line.

RUSSIANS IN MANCHURIA.

St. Petersburg Paper Heads Dispatches from That Province "Home News."

LONDON TIMES—NEW YORK TIMES Special Cablegram.

LONDON, Jan. 5.—The St. Petersburg correspondent of The Times says the Novoe Vremya publishes under the significant heading of "Home News" a letter from its correspondent in Manchuria, who says that far from leaving Manchuria it appears as if Russians have only just begun to settle down in real earnest.

The correspondent adds that their energy in the construction of towns and ports in the great commercial centres and the solidity with which the railway is laid point to the conclusion: "We have time before us."

A new branch line of the Chinese railway to Kirin has been decided upon. This is important commercially and strategically, first, because Kirin is a kind of junction for all Chinese commerce with Northern Manchuria; second, because Kirin probably will be a station on the way to the coast, so the new line eventually will connect the Manchurian railway with ports on the Sea of Japan.

GAMBETTA AS A MODEL.

Significant Speech of Gen. Andre, French Minister of War.

LONDON TIMES—NEW YORK TIMES Special Cablegram.

LONDON, Jan. 5.—The Times's Paris correspondent says that, speaking yesterday morning at the Ville Davray on the twentieth anniversary of Gambetta's death, Gen. André, the Minister of War, said significantly:

"Gambetta showed us the path of progress. We ought to follow. * * * It is true our ideal should be to preserve peace as long as possible, but we should not forget that, if France ought always to have her sword sheathed, it is above all indispensable that everybody should know there is a sword in the sheath."

JUDGE PARKER IN 1904?

Senator Dubois of Idaho Regards the Judge as the Strongest Candidate the Democrats Could Nominate.

Special to The New York Times.

LOUISVILLE, Jan. 4.—"The strongest candidate the Democrats can put up in 1904 is Judge Alton B. Parker of New York," said Senator Dubois of Idaho today. "The three most available men are Judge Parker, Senator Gorman, and Mr. Olney, and of these I believe Judge Parker would be the strongest candidate. His record as a Democrat and as a man cannot be impugned, and he personally is acceptable to every section of the country, East, West, and South alike.

"With either of the three men named I believe the Democracy will win. The issue will be the tariff and the questions arising from it, especially the trusts. The people want something done to the trusts, and they believe that the way to do it is to revise the tariff. On this line the Democrats will elect the next President."

ICE FRACTURES BOY'S SKULL.

Dynamite Was Being Used to Blow Up a Jam and Save a Bridge at Hartford, Conn.

Special to The New York Times.

HARTFORD, Conn., Jan. 4.—A great crowd of spectators gathered on the banks of the Connecticut River to-day to watch the process of dynamitting the ice jam to save the great temporary bridge. At 10 o'clock a piece of ice was blown high in the air and, falling 200 feet away, struck Frank Stavalo, aged eleven, on the head, fracturing his skull. He is now in the hospital, where, it is said, he can live but a short time. He has not regained consciousness. His father, Dominic Stavalo of Charles Street, had just gone to the river to call the boy home.

The blasting is under the supervision of City Engineer E. D. Graves. Had it not been for Government interference, the temporary bridge, which has stood for six years, would have been replaced by a two-million-dollar stone structure. The Government demanded provision for the passage of large vessels. It is the one great foot and trolley bridge connecting Eastern and Western Connecticut, and the importance of saving it led to the use of dynamite.

The authorities find that there was no criminal negligence, but spectators are now warned away.

MORE DURBAR FESTIVITIES

Chapter of the Indian Orders a Brilliant Function.

Forty Americans Witness the Procession, Which Afforded a Rare Spectacle of Oriental Splendor.

DELHI, India, Jan. 4.—The Chapter of Indian Orders, held last night, was one of the most brilliant functions following the Durbar. It was attended by Lord Curzon of Kedleston, Viceroy of India, and Lady Curzon; the Duke of Connaught, representative of King Edward, and the Duchess of Connaught, and scores of native Princes. Among the brilliant assemblage were nearly 300 members of the Order of the Star of India and many Maharajahs. About forty Americans were present at the chapter. They included Mrs. Adair, Mrs. L. Z. Leiter, (mother of Lady Curzon,) and Miss Daisy Leiter; H. Phipps and family of Pittsburg, John Barrett, Mr. and Mrs. Bemis and Mr. and Mrs. Peckham of New York, Dr. and Mrs. Workman of Boston, H. Getty of Chicago and Miss Getty, and Consul General Patterson of Calcutta and his family.

The hall was aglow with hundreds of electric lights. The silken garments and the uniforms of the Orientals, blazing with jewels, made the scene a most brilliant one. Lady Curzon and the Duchess of Connaught walked up the hall together, both attired in dresses of white and silver and wearing diamond coronets. They took their seats behind the golden thrones occupied by the Viceroy and the Duke. During the ceremony of investiture the bands rendered music from the balcony.

When the herald and trumpeters announced the beginning of the function a red silken curtain at the foot of the hall was drawn aside and the grand procession through the building began. The sight was most impressive.

This morning Lord and Lady Curzon, the Duke and the Duchess of Connaught, and all the distinguished visitors attended the state divine service conducted on the polo grounds by the Bishop of Lahore at 11 o'clock. Thousands of troops were formed in line, music was given by the massed bands, and the responses in the service were rendered by flag signals. A notable feature of the service was singing through megaphones by the bandsmen.

LONDON, Jan. 5.—In a dispatch from Delhi the correspondent of The Daily Mail says:

"A body of Pathans made a bold attempt in broad daylight Friday to attack the guard and rob the jewel room of the Arts Exhibition, where gems valued at $1,230,000 were in keeping. Members of the police force and the jewelers present, after a scuffle, succeeded in foiling the attempt.

"Entrance to the jewel room has now been made much more difficult."

SMALL CHANCE FOR ADDICKS.

Indications Are That the Delaware Senatorial Dead-Lock Will Continue.

Special to The New York Times.

WILMINGTON, Del., Jan. 4.—A careful poll of the members of the Legislature, which will meet next Tuesday, indicates that either John Edward Addicks will have to withdraw from the race for United States Senator or that the double Senatorial dead-lock will be maintained. Addicks has served notice that he will be a candidate for the United States Senate until elected or until he dies. There is not the slightest hope that he will withdraw.

The Legislature will consist of fifty-two members. Of these twenty-one are Democrats, twenty-one are Addicks Republicans, and ten are anti-Addicks Republicans. Of the latter there are two who may possibly vote for Addicks, but it is very unlikely that they will do so. They are the only doubtful members.

The two members who may be classed as doubtful are Representatives Tyre of Brandywine Hundred and Price of Delaware City. The former is the member from Addicks's home district, and before he was elected he was indorsed by the Addicks men, who withdrew their candidate. But he ran as a "regular" and never acknowledged the support of the Addicks men. The regulars and Democrats are nearly all satisfied that he will not vote for Addicks.

Representative Price was formerly a vehement anti-Addicks man and was elected upon that record. But he has recently become disgruntled because of the loss of the Post Office at Delaware City. However, Price has told a number of his friends that he will not vote for Addicks.

COMPLICATION IN COLORADO.

Democrats Solid for Teller, but Republicans Divided—Dead-Lock Over Senatorship Possible.

DENVER, Col., Jan. 4.—The Senatorial situation in Colorado is becoming decidedly complicated. The solid support of the Democratic wing of the Legislature for Teller is still maintained, while the Republican strength is parceled out among four candidates, of whom ex-Senator E. O. Wolcott is the most conspicuous.

It had practically been agreed that next Tuesday night a caucus of the Republican members of the House would be held to select a Speaker, but it develops that several members have refused to be bound by the action of the leaders, stating that they were nominated and elected on an anti-Wolcott pledge, and they fear that a caucus selection of a Speaker would be made to appear as a Wolcott victory. For this reason they will, it is said, remain away Tuesday night. These recalcitrants number seventeen, enough to defeat any action the caucus might agree to.

A sensation was created by a circular just issued from the headquarters of P. B. Stewart of Colorado Springs, who is supposed to be the spokesman of the Administration at Washington. The circular charges that copies of letters, supposed to have been received from Senator Lodge, saying Wolcott was the choice of the Administration, have been circulated among the members of the Legislature, and denounces them as forgeries. The circular declares that the wish of the Administration was only that a Republican should be chosen Senator, without regard to any particular candidate.

At a meeting of the Democratic State Central Committee the matter of the threat of the Republican majority in the House to unseat the entire Arapahoe Democratic delegation was discussed, and resolutions adopted to the effect that it is "the right and duty of the Senate to utilize the same constitutional right and authority and restore the equilibrium." The majority in the Senate being Democratic, should their threat to "meet revolution with revolution" be carried out, it would bring about a condition rendering a selection of a Senator impossible. With a solid Democratic Senate, it is asserted a dead-lock could be maintained to the end.

TESTIMONIALS TO DR. DEEMS.

The thirty-fifth anniversary of the founding of the original Church of the Strangers was held at the present Church of the Strangers, (Deems Memorial,) on West Fifty-seventh Street, yesterday morning and last evening. The services during the day were made noticeable by the fact that clergymen of various denominations assisted and made addresses.

The original Church of the Strangers was founded in 1868 in Mercer Street by the Rev. Dr. Charles Force Deems, who died in 1892. In June, 1893, the congregation called the Rev. D. Asa Blackburn to take charge from his church in Charleston, S. C. From a congregation of 62 the church had grown to a membership of nearly 2,000. The present edifice was erected in 1897 and was dedicated in 1898.

At the morning service yesterday Bishop Andrews of the Methodist Episcopal Church preached, and last night Rabbi Gotthell, the Rev. Dr. J. Wilbur Chapman, the Rev. Dr. John P. Peters, rector of St. Michael's Protestant Episcopal Church, and Robert C. Ogden spoke.

Dr. Gotthell spoke concerning the persecution of the Jews. In speaking of Dr. Deems, Dr. Gotthell spoke at length concerning his friendship with him. He said:

"There are two occasions in a man's life, the Spring time and the Fall time, when there is leisure for us. As I have my leisure, I see the picture of Dr. Deems, and it has more than once appeared to me. You will permit me to say that of all the pictures I have had of that good and faithful servant of God, I like best his toleration and his faith, which he constantly showed.

"I believe that your pastor should come to my church and speak what is in his heart and mind, and I do not think that it would be strange for me to do the same here."

THEODORE B. STARR

Diamond Merchant,
Jeweler and Silversmith,
MADISON SQUARE WEST

Between 25th and 26th Streets.
Established 1862.
15 years on John St. as Starr & Marcus.
25 years as above.

SPECIAL NOTICE

No connection with any other house in this line of business.

REJECT MONROE DOCTRINE

German Press Acknowledges That It Is Ignored.

The Contention Made That Germany's Course Toward Venezuela Is Entirely Within the Bounds of International Law.

BERLIN, Jan. 4.—The Government is without information regarding the landing of German marines at Puerto Cabello, Venezuela. The Foreign Office says that if such landing occurred it must certainly have been transient, and regards the reported seizure of the Custom House at Puerto Cabello by German marines as a canard.

Several newspapers to-day, in their yearly political reviews, devote much attention to Venezuela and the Monroe Doctrine. The Vossische Zeitung (Independent Liberal) regards Germany's proceedings against Venezuela as entirely within the limits of international law. "Whoever has a claim against another," says this journal, "tries to collect it whether they be private individuals or nations. If anybody disputes our right to compel payment of the Venezuelan claims we must ask that person if he be willing to pay the debt himself or give guarantees therefor. If so, the matter speedily could be settled, but if this other person is unwilling to give such guarantee his objections do not concern us. The United States could settle the trouble between Germany and Venezuela in a moment if it would stand good for the payment of our claims, but the United States is unwilling to take this step and we cannot demand that it do so. In this case the United States should not hinder Germany from pursuing the course that is deemed expedient."

The Vossische Zeitung refers to what it calls the "wild noise" in a portion of the American press which declares that Germany has no right under the Monroe Doctrine to take forcible action in Venezuela, and that Germany has not even recognized the Monroe Doctrine. "The latter assertion is correct," says the journal. "No other European State ever recognized this doctrine and we believe no European country will ever do so. The Monroe Doctrine is not adapted to become a subject of diplomatic negotiation and the document hardly exists in which this doctrine is laid before any European power with the request that this power make a declaration thereon."

After reciting the history and the origin of the framer of the doctrine, the paper asserts that the right of intervention claimed by the Holy Alliance has long since been abandoned. The countries of South America have been in a chronic state of revolution, yet nobody in Europe dreams of intervention. The disastrous issue of Napoleon's attempt in Mexico renders it probable that no European State will ever repeat the effort to establish itself in the Western Hemisphere.

"Later interpretations of the Monroe Doctrine," continues the Vossische Zeitung, "do not involve the defined hegemony of the United States over Central and South America. The United States claims suzerainty over these countries with the right of intervention, but denies to European countries the right to interfere in their political affairs. How far such suzerainty extends and what rights and obligations result from it have never been cleared up. Neither have the Central and South American States recognized this suzerainty, but they have decidedly rejected it owing to its repulsion of the Romanic and Germanic races. No European State has made any concession in this respect, and finally the United States itself has given no clear statement of its aims.

"The Monroe Doctrine does not belong to international law, but to conjectural politics. It binds nobody and endows nobody with right. Germany has no obligation to recognize and no occasion to dispute the Monroe Doctrine. The South American States stand toward Germany as sovereign nations; they have all the rights and all the obligations of sovereign States, and, having such obligations, they must pay their debts.

"Germany will establish its claims considerately in form and energetically in action."

The Taegliche Rundschau complains that that hard realist, the Yankee, does not appreciate courtesies like the visit of Prince Henry and the gift of the statue of Frederick the Great, "but blows a few notes into the rusty and hoarse Monroe trumpet, and Germany must let that imprudent trickster, President Castro, alone while he laughs in his fist."

LA GUAYRA, Jan. 4.—The Dutch Consul here saw the Captain of the British cruiser Tribune yesterday and secured permission for a steamer of the Dutch Line to call off La Guayra, Jan. 7, and take on board Dr. Van Leyden, the Dutch Minister to Venezuela, who is in ill health.

Half the clerks employed in the Custom House here and all the members of the coast guard service at La Guayra have been discharged; this means cutting off the revenue of sixty or more families. The La Guayra Custom House will be closed tomorrow. About 800 stevedores are at present without employment, and rioting is feared.

FORGIVES ERRANT PRINCESS.

Crown Prince of Saxony Desires a Reconciliation with His Wife, It Is Said.

VIENNA, Jan. 4.—Reports have been received here from sources closely connected with the Court of Saxony of a possible reconciliation between the Crown Princess of Saxony and her husband. The family of the Crown Prince are especially concerned with the future of the Princess's unborn child, desiring its birth to occur under conditions permitting of proper identification, and to prevent possible substitution, which it is supposed the Princess might attempt if the Crown Prince's family attempted to claim the child.

While King George angrily insists that his son's faithless wife be cast adrift, it is understood that the Crown Prince places no obstacles in the way of a reconciliation should his wife be willing to come back. It is naturally to be understood, according to report, that it is impossible to permit the Princess to return to Saxony and become Queen, but the suggestion is made that she reside in retirement near the frontier, where she could see her children occasionally.

No effort will be made to negotiate with M. Giron, who is regarded as a raw student, but it is thought that the Princess might be induced to accept the foregoing proposals on account of her love for her children.

New York Building Loan Bank Co.

Special to The New York Times.

ALBANY, Jan. 4.—James J. Farren, the referee appointed by Justice Herrick to take evidence in the controversy in the New York Building Loan Bank Company, will begin his sittings to-morrow at the office of the company in New York City.

THE BIG STORE A CITY IN ITSELF

SIEGEL COOPER CO.

SIXTH AVE., MEET AT THE FOUNTAIN 18TH & 19TH STS.

1903 Embroideries.

Annual Sale Begins This Morning.

AND a wonderfully interesting event it will be. It comprises upwards of 75,000 yards of the snowiest and newest of dainty Embroideries. It is the completest possible representation of all the lovely Embroideries that will be the rage this year for every form of embellishment.

The new offerings which will be on sale in the regular Embroidery Department include in broadest variety, Cambric, Swiss and Nainsook Edgings, and Insertions, Complete Matched Sets, Ribbon Beadings, Galloons, Grape Effects and Skirt Flouncings.

On Special Tables in the Main Aisle

We offer extraordinary bargains in Embroideries at the following prices, but in strips only. In the regular Embroidery Department Embroideries will be sold in any lengths desired.

3c. Yd.	8c. Yd.	12c. Yd.	15c. Yd.	23c. Yd.
For 5c. and 8c. Qualities.	For 12c. and 15c. Qualities.	For Qualities up to 20c.	For Qualities up to 25c.	For Qualities up to 35c.

Second Week of The White Sale Begins To-day

Silverware and Cutlery Clearance.

Also Novelties in Beautiful Metals.

WE hold these sales every January, and the degree of attention that is attracted is fully justified, for many of the very best bargains of a twelvemonth are offered at prices that make purses fly open with eagerness. Beautiful new Silverware, and keen-edged, highly polished Table Cutlery. Mostly the aftermath of the holiday trade, and composed of divers odd patterns and shapes. Also exquisite Novelties in high-art metals. Prices average ⅓ to ¼ under usual prices.

Quadruple-Plated Ware.

QUADRUPLE-PLATED TEA SETS, nickel silver, 4 pieces, highly polished; regularly at $18.50. 14.75

QUADRUPLE-PLATED COFFEE SETS, 3 pieces on tray, satin-engraved; regularly at $8.50. 4.95

QUADRUPLE-PLATED SOUP TUREENS AND BAKING DISHES, porcelain-lined; WATER SETS, 2 pieces on tray; BREAD TRAYS, 5-Light CANDELABRA, CAKE BASKETS, Rogers 4-Piece TEA SETS, NUT BOWLS, in bright or butler finish. 3.95

QUADRUPLE-PLATED FRUIT DISHES, Cigar Lamps, Serving Trays, Tea Pots, Bread Trays, Candlesticks, Baking Dishes and Nut Bowls, bright, butler or satin-engraved finish. 1.95

QUADRUPLE-PLATED TEA POTS, Spoon Holders, Butter Dishes, Sugar Bowls, Trays, Cake Baskets, Cream Pitchers, Condensed Milk Holders and Chocolate Pots, bright, butler or satin-engraved finish. 1.25

QUADRUPLE-PLATED BUTTER DISHES, Spoon Holders, Sugar Bowls, Baby Cups and Cream Pitchers, bright, butler or satin-engraved finish. 75

Rogers Tableware.

Rogers Bros. 1847-A1 Tableware, fancy and pleasing patterns:

TEA SPOONS, set of 6.	1.20
TABLE SPOONS or FORKS, set of 6.	2.40
DINNER KNIVES, set of 6.	1.90
BUTTER KNIVES or SUGAR SHELLS.	49
PIE KNIVES.	1.50
GRAVY LADLES.	85
BERRY SPOONS.	1.25
OYSTER LADLES.	1.95
SOUP LADLES.	2.25

Rogers A1 Plate, plain or fancy patterns:

TEA SPOONS, set of 6.	45
TABLE SPOONS or FORKS, set of 6.	90
DINNER KNIVES, set of 6.	1.00
QUADRUPLE-PLATED BABY CUPS; satin-engraved; regularly at 98c.	59

Novelties.

MUCH UNDER PRICE.

In gilt, bronze, gray finish gun metal and Kayserzin.

JEWEL CASES, Candle Sticks, Vases, Trays, Fruit Bowls, Goblets, Steins, Ink-Wells, Fern Dishes, Picture-Frames, Ash Trays, Blotters, Thermometers, Decanters, Cabinet Ornaments and Napkin Rings, ranging in price from

25c to 15.00

(Main Floor, Front, 18th St.)

Charge Accounts Opened With Persons of Recognized Responsibility

Sale of Canned Foods

The Great Annual Event Begins This Morning.

CANNED FRUITS, CANNED VEGETABLES, SPICES IN TINS, CANNED MEATS, CANNED FISH, CANNED SOUPS.

This important Sale begins this morning, and as in previous years will be attended by great crowds from all parts of Greater New York and vicinity. Thousands of Mail Orders will also be received.

Prices Are Lower Than Ever Before

And this notwithstanding that prices for foods have been greatly advanced during the past several months. Most of the canned articles in this Sale were ordered many months ago; in fact, while many were in process of growth. This makes it possible for us to sell at the wonderfully low prices we are quoting.

Everything in Canned Foods is here. Samples are open for inspection. Every packer of note in Europe and the United States is represented.

We have largely increased the sale forces, and you will be waited on without delay. MAIL ORDERS WILL BE GIVEN IMMEDIATE ATTENTION. On all purchases of $5.00 or more, except goods to be sent C.O.D., we prepay freight to any railroad station within the following States:—Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey and Pennsylvania.

HAMS.
Armour's or Swift's mild sugar cured Hams, per lb., 13½

FANCY TOMATOES.
Solid, cold packed, red ripe, meaty Tomatoes.

Case of 2 doz.	Doz.	3 lb. can.
1.85	95	8

Prunes.
Fancy Santa Clara fruit, very meaty, small pit, thin skin; large size. 10 lbs., 49

Rolled Oats.
Fancy steam cooked, kiln dried rolled Oats. 5 lbs. for 19

TEA.
Fine quality, choice pickings, Formosa Oolong, Gunpowder, English Breakfast, Japan, Young Hyson, India-Ceylon, choice cup qualities. 5 lbs., 2.00; lb., 43

COFFEE.
Fancy Cucuta Maracaibo; sweet, sound; exceptional value.

10 lbs.	5 lbs.	lb.
1.35	70	15

Fountain Brand Corn.
Finest selection of the Maine packing of 1902.

Case 2 Doz.	Doz.	Can.
2.75	1.40	12

Marrowfat Peas.
Fountain brand, fancy selection, meaty; natural flavor and color.

Case 2 Doz.	Doz.	Can.
2.25	1.15	10

BUTTER.
Extra fancy creamery Butter; finest quality; sweet and fine flavor, 5 lb. stone crock. 1.49

FLOUR.
Siegel Cooper Co.'s best XXXX Minnesota patent Flour.

Bbl.	½ Bbl. Sack.
4.50	57

Peaches.
Berkeley brand fancy California Lemon Cling Peaches, fine flavor, color and syrup.

Case 2 Doz.	Doz.	Can.
4.60	2.35	20

Asparagus Tips.
"Gold Medal" brand fancy California Tips, square cans, fine flavor, all Tips.

Case 2 Doz.	Doz.	Can.
5.00	2.60	22

Canned Vegetables.

1,000 cases "Fountain" brand, finest quality, solid cold packed, red ripe TOMATOES, very meaty and fine flavor, case of 2 doz., $2.75; per doz., $1.40; per can. 14

800 cases "Fountain" brand, finest quality, solid, cold packed, red ripe TOMATOES, very meaty and fine flavor, per doz., $3.50; per can. 20

2,000 cases Webb's "Oriental" brand fancy Maine SUGAR CORN; per case 2 doz. cans, $2.45; per doz., $1.25; per can. 14

1,200 cases Webb's "Oriental" brand, extra fancy Maine SUCCOTASH, very creamy and delicious; per case 2 doz., $2.45; per doz., $1.25; per can. 14

"Bob White" choice MARROWFAT PEAS, delicously sweet and tender; per case 2 doz., $2.25; per doz., $1.15; per can. 10

1,000 cases "Early Morn" FANCY SIFTED PEAS, very tender, sweet and natural color; 1-lb. cans; case of 2 doz., $2.35; per doz., $1.15; per can. 10

1,200 cases "Brakeley" Cupid brand SUGAR PEAS; 1-lb. cans; per case 2 doz., $2.40; per doz., $1.25; per can. 14

1,500 cases "Fountain" brand extra choice EARLY JUNE PEAS, possessing natural freshness, excellent flavor, uncolored; per case 2 doz. cans, $2.75; per doz., $1.40; per can. 14

3,000 cases "Bob White" CHOICE STRINGLESS BEANS, tender, sweet and fine flavor; cans of 2 doz., $2.45; per doz., $1.25; per can. 14

800 cases "Brakeley" Warwick brand tiny LIMA BEANS, 1-lb. cans; case 2 doz. cans, $2.60; per doz., $1.05; per can. 9

1,700 cases "Fountain" brand FANCY STRINGLESS BEANS, natural flavor and color, very tender; per 2 doz., $2.95; per doz., $1.50; per can. 15

2,300 cases "Gold Medal" extra choice California ASPARAGUS, very tender spears; per case 2 doz. cans, $5.30; per doz., $2.70; can. 28

2,000 cases "High Grade" fancy White California ASPARAGUS, large, tender spears; case 2 doz. cans, $6.00; per doz., $3.00; per can. 32

500 cases "Fountain" brand very fancy extra large white PEELED California ASPARAGUS, most delicious flavor, fine color; case 2 doz. cans, $10.50; per doz., $5.25; per can. 55

800 cases "Old Fort Falls" choice CALIFORNIA TIPS very tender, excellent flavor; per case 2 doz., $3.00; per doz., $1.50; per can. 16

1,000 cases "Brakeley" Warwick brand tiny LIMA BEANS, very meaty and tender; per case 2 doz., $2.95; per doz., $1.50; per can. 16

1,000 cases "Fountain" brand LIMA BEANS, "the tiny kind," very small, meaty and tender; per case 2 doz., $3.10; per doz., $1.60; per can. 14

Fancy kiln dried yellow or white Cornmeal or Granulated Hominy, 10 lb., 33

Canned Fruits.

400 cases "Vesser" Brand choice Standard CALIFORNIA WHITE OX-HEART CHERRIES, selected fruit, good syrup; per case 2 doz., $4.60; per doz., $2.25; can. 20

1,800 cases "Imperial Eagle" brand, extra standard BARTLETT PEARS, heavy syrup, fine selected fruit, cans 2 doz., $4.65; per doz., $2.35; can. 24

2,500 cases "Berkeley" brand extra standard YELLOW FREE-STONE PEACHES, splendid flavor, fine syrup; cans 2 doz., $4.40; per doz., $2.25; can. 19

2,500 cases "Pride of Oregon" brand, choice quality, GREENGAGE PLUMS or EGG PLUMS, fine fruit, good syrup; cans 2 doz., $3.95; per doz., $2.00; can. 17

Necessary Grocery Items.

COFFEE—Fancy Golden Santos, fresh roasted daily; 10 lb., $1.25; 5 lb., 65c.; per lb. 14

COFFEE—"Popular Blend" fancy Mocha and Java, rich aroma, delicious fragrance; 10 lb., $2.25; 5 lb., $1.20; per lb. 25

COFFEE—"Guadarail Blend," finest quality Padang, Java and Arabian Mocha; so blended as to produce a most desired cup of coffee; 10 lb., $3.00; 3 lb., $1.00; lb. 34

TEA—Fancy first pickings, Formosa Oolong, Japan, India, Ceylon, English Breakfast, Gunpowder Teas, exceptional quality; 5 lb., $2.25; per lb. 45

TEA—Finest quality Fancy Tips, Formosa Oolong, Young Hyson, Gunpowder, Japan, English Breakfast, India, Ceylon; every cup a tea lover's delight; 5 lb., $2.50; per lb. 54

COCOA—Croft's Swiss Milk Cocoa, the only cocoa in glass, per ½-lb. glass jar. 19

CHOCOLATE—Croft's Swiss Milk Chocolate, regular 6c. cake, 2 cakes for 9

MALT BREAKFAST FOOD, package. 10

OLIVES—Extra large fancy new Manzanilla Olives, including jar, per quart. 25

(Fourth Floor.)

The Wanamaker Store The Wanamaker Store The Wanamaker Store

The January WHITE SALE

The Climax of Months of Preparation

THE Wanamaker White Sale for January, 1903, with all its tremendous breadth of scope—the muslin underwear event for which tens of thousands of women have been eagerly waiting, shows the successful results of the combining of experience, preparation and buying power.

Our experience has taught us that the women of New York demand muslin undergarments that are made in the best manner and the best taste; that they will not put up with garments that are cheap, shoddy and unrefined.

Our preparations have resulted in the gathering, to a degree never before approached, either in quantity or qualtity, even by us, of the daintiest, most attractive Muslin Underwear imaginable—garments planned and made with the precise intention of capturing the admiration of the most fastidious women.

Our unequaled buying power has enabled us to have these snowy garments display the most careful workmanship of the most reputable firms in the business, made in hygienic factories—in short, according to our extremely particular ideas about every detail; and yet to accomplish all this

At the Clearest-Cut Price-Economies Ever Offered on Garments of Like Quality!

The response to our announcement has been most gratifying in its instantaneous heartiness and enthusiasm. But quantities are as liberal today as on the first day of the Sale; service is prompt and efficient, selling space is generously apportioned. You'll find buying both easy and pleasant, assortments unlimited, whenever you come. But *today* is best.

As to descriptions and prices, we can't do more than give a bird's-eye view. Your own comparisons, observation and judgment must do the rest:

Drawers

35c—Of muslin or cambric; plain hem, with plaits above. Only three to a buyer.

25c—Of muslin or cambric, four styles; trimmed with torchon lace, embroidery or hemstitched ruffles.

50c—Of cambric, nainsook or muslin, five styles; trimmed with lawn ruffles, Valenciennes, point de Paris or torchon lace, or neat embroidery; or umbrella ruffs of lawn, hemstitched.

75c—Of nainsook; trimmed with blind embroidery, with cluster plaits above.

$1—Of cambric or nainsook, four styles; trimmed with open or blind embroidery and insertion; or Valenciennes lace and insertion.

$1.25—Of cambric; trimmed with point de Paris lace and insertion.

$1.50—Of cambric; trimmed with blind embroidery and cluster plaits above.

$1.75—Of nainsook; trimmed with Valenciennes lace, insertion and ribbon.

Other styles up to $6.50.

Chemises

35c—Of cambric; two styles; trimmed with lace or cambric ruffle. Only three to a buyer.

50c—Of cambric; two styles; round neck; trimmed with neat embroidery.

75c—Of cambric; round neck; trimmed with neat embroidery and insertion.

$1—Of cambric; round neck, trimmed with torchon lace and two rows of insertion; ribbon run through lawn ruffle on skirt, trimmed with lace and insertion.

$1.25—Of nainsook; round neck; trimmed with embroidery insertion and beading, edged with Valenciennes lace.

Others up to $3.75.

Corset Covers

25c—Of cambric; three styles; V neck; trimmed with torchon lace or embroidery; others with hemstitching.

50c—Of nainsook; five styles; round neck; trimmed with Valenciennes lace and insertion, torchon lace and insertion; others with embroidery; some ribbon-trimmed.

75c—Of nainsook; round neck; trimmed with three rows of Valenciennes lace, insertion and edging; ribbon-trimmed.

Corset Covers

$1—Of nainsook; three styles; round neck; trimmed with Valenciennes lace and insertion, or torchon lace and insertion; all ribbon-trimmed.

$1.25—Of nainsook; round neck; trimmed with torchon lace, insertion and embroidery beading; ribbon-trimmed.

Others up to $4.75.

Nightgowns

38c—Of muslin, two styles; high neck, trimmed with hemstitched lawn ruffs; square neck, trimmed with embroidery. Only three to a buyer.

50c—Of muslin, three styles; high V or square neck, trimmed with lawn hemstitched ruffle; plaited yoke, trimmed with embroidery.

75c—Of cambric or muslin, seven styles; V, square or high neck, trimmed with neat embroidery and insertion; others with hemstitched ruffles and plaits.

$1—Of cambric, seven styles; square, high or round neck, trimmed with Valenciennes lace and insertion or torchon lace or handsome embroidery; some ribbon-trimmed.

$1.25—Of cambric, three styles; V or square neck, trimmed with embroidery and insertion or Valenciennes lace and insertion; some ribbon-trimmed.

$1.50—Of cambric, three styles; high, square or round neck, trimmed with torchon lace and insertion.

$1.75—Of cambric or nainsook, four styles; V, square or round neck, trimmed with Valenciennes lace and insertion, or torchon lace, ribbon-trimmed.

Other styles up to $11.50.

Petticoats

50c—Of muslin or cambric; two styles; deep ruffle with cluster plaits, or hem with hemstitching above.

75c—Of muslin; two styles; trimmed with embroidery, or umbrella ruffle of lawn with hemstitched hem.

$1—Of cambric; six styles; trimmed with deep ruffle of embroidery or torchon lace and insertion, or lawn ruffle with hemstitched plaits.

$1.25—Of cambric; deep cambric ruffle; trimmed with Valenciennes lace and three rows of insertion.

$1.50—Of cambric; four styles; trimmed with point de Paris lace, or open or blind embroidery.

$1.75—Of cambric; five styles; trimmed with torchon or point de Paris lace and insertion; others with open or blind embroidery.

$2—Of cambric; deep ruffle of lawn; trimmed with blind embroidery and four clusters of plaits above.

Other styles up to $30.

Short Petticoats

25c—Of muslin; cambric ruffle, with plaits above.

35c—Of cambric; finished with hemstitched lawn ruffle.

50c—Of cambric or muslin, four styles; trimmed with embroidery, torchon lace and insertion; or hemstitched lawn ruffle.

75c—Of cambric; deep hemstitched lawn ruffle, with hemstitched plaits above.

10c and 15c Drawers, 18c Chemises, 35c Nightgowns are on special tables in the Basement. All other goods on Second floor.

Girls' Underwear

DRAWERS

At 25c and 38c—Children's Drawers of cambric or muslin; embroidery ruffle headed with cluster of plaits; sizes 2 to 16 years.

PETTICOATS

At 75c to $1.15—Girls' Petticoats of fine Lonsdale cambric; various styles of lace or embroidery insertions and edges; sizes 4 to 16 years.

NIGHTGOWNS

At 75c to $1.25—Girls' Nightgowns of Lonsdale cambric or fine muslin; yoke of lace or embroidery insertions; high or low neck with or without ruffle; finished with ribbon at neck and sleeves; sizes 8 to 16 years.

CORSET COVERS

At 18c to 30c—Girls' Corset Covers; plain or embroidery-trimmed; round pointed or square neck; sizes 30 to 34 in.

Children's Guimpes

At 35c to 65c—Children's Guimpes of good quality lawn; yoke of plain box-plaits; others with cluster of plaits and three rows of insertion; finished with ribbon at neck; sizes 2 to 14 years.

Boys' Night Shirts

At 35c to 50c—Boys' Night Shirts, with or without collar; plain or colored braid; extra wide skirts; priced according to size, from 4 to 14 years.

Infants' Long Dresses

$1.50 to $8—Infants' Long Dresses and Christening Robes, of fine materials, plainly trimmed; others trimmed with Valenciennes lace and insertion or embroidery flounces on skirts; yokes with fine beading and insertions or ruffles of embroidery and lace.

Second floor, Fourth avenue.

The Semi-Annual Sale of CARPETS

CARPET prices have risen five to ten cents a yard since the carpets told of here were purchased.

New stocks have been ordered at the higher prices; and the new retail prices will reflect the increase. In the face of all this, we offer today

Forty Thousand Yards of CARPETS At the Most Sweeping Sort of Reductions

It's not from motives of charity that we announce these stirring offerings. True, the Wanamaker Clearance Sales of Carpets are eagerly looked forward to by thousands of prudent housekeepers who plan months ahead to do their carpet-buying now, when considerable economies are possible.

But manufacturers drop dozens of patterns every year, to replace them with others that display no marked changes, no material increase in beauty. We can't re-order these designs, when our stocks are exhausted, hence must drop them, too.

To these we add all Carpet Remnants in our stock from five yards in length upward to full rolls—as many as fifteen pieces of a single pattern.

The qualities are each the best grade of its kind; the designs and colorings embrace the widest variety suitable for all sorts of rooms.

The occasion is too important to miss, whether your carpet needs are immediate or in the future. Prices are reduced thus:

	Former Prices	New Prices, for lengths of 20 yards or over	New Prices, for lengths of under 20 yards
Fine Axminsters	$1.65	$1 to $1.25	60c to 75c
Other Axminsters	$1 to $1.25	75c to 90c	50c to 60c
Body Brussels	$1.25 to $1.40	85c to $1	60c to 75c
Wilton Velvet	$1.40	85c to $1.15	60c to 75c
Velvet	$1	75c	50c to 60c
Tapestry, 9 and 10-wire	75c to 85c	50c to 60c	40c to 45c
Tapestry, 2d and 3d grade	55c to 65c	40c to 45c	30c to 35c
Ingrain, extra heavy	85c	50c	40c
All-wool Ingrain	65c	45c	35c

There are also about a thousand Carpet Samples, all neatly bound for use as hall rugs, etc., 1 x 1½ yds. long, from 25c to $1.50 a piece. Also a collection of

Rugs and Art Squares

In odd sizes and dropped patterns, at a quarter to a third less than previous prices.

Third floor.

China, Cut Glass, Art Wares

Fore-Word of An Important Sale

THIS is merely the preface to a most stirring and interesting story, that will be ready for you to read tomorrow.

It concerns the most splendid offerings of Fancy China, Cut Glass, Dinner Sets and Art Wares—including Marble Busts and Pedestals, Bronzes and Art Pottery, that we have ever made in January.

Part of the goods are from our superb Christmas stocks; others are standard goods—but all are slated for eviction before inventory. And we expect to accomplish this by drastic

Reductions of One-Third to One-Half on Previous Values

The sale begins today—full details must be reserved, for lack of space, until tomorrow. Here's a mere hint of the best news you ever read—awaiting you today:

Dinner Sets

At $100, reduced from $200—A fine French china Dinner Set, in white and gold.

At $65, reduced from $100—Chas. Field Haviland Sets, with festoon flower decoration.

At $32.50, reduced from $42.50—Chas. Field Haviland Sets, in two full flower decorations, heavily gilt.

Bric-a-Brac

Marbles and Pedestals—many fine pieces in our Art Room are much reduced in price to-day to close out. *33⅓ to 60 per cent. reduced.*

Cut Glass

Bowls, 8 in., at $3.50, reduced from $6.

Covered Cheese Dishes, at $7.50, reduced from $15.

Jelly Plates, at $1.75, reduced from $3.50.

Punch Bowls, on foot, at $30, reduced from $60.

Rich Plates

At 50c each—A great variety of plates, many of which have been selling at $10 and $12 a dozen.

At $1 each—Plates which have been selling up to $24 a dozen.

Basement.

News Notes from the Costume Section

WINTER and Summer meet here on common ground; and there's much to interest the gown-seeking woman.

Does she intend flitting South? Cases of new, summery White Dresses are here to tempt her.

Does she seek elegant, superbly stylish costumes for New York's Winter functions? The imported Model Gowns—marvels of European dressmaking are priced at half their original figures.

Does she need a smartly Tailored Suit for street wear? Here's a group of them

At $25, hitherto $32 to $50

They are of broadcloth, cheviot and velveteen, in blouse, double-breasted and Norfolk styles; all silk-lined. Some Tailored Shirt-Waist Suits are among them.

Second floor, Broadway.

Superb FURS

Strikingly Reduced

A small but extremely choice collection of our handsomest imported Fur garments is offered today at clean-cut reductions of

One Third to One Half

They represent in quality, workmanship and finish the most beautiful and luxurious styles in fur that have characterized this notable fur season. At their new prices, they are bound to find immediate and appreciative owners in women who admire such sumptuous garments. Here is the list:

At $150, from $300—Automobile Coat; civet cat, lined with gray and white squirrel; fox-trimmed.

At $150, from $300—Natural Raccoon Automobile Coat, trimmed with fox, lined with squirrel.

At $150, from $250—Natural Seal Coat, lined with squirrel, trimmed with fox.

At $187.50, from $250—Siberian Squirrel Driving Coat, lined with gray and white squirrel, Ermine collar and cuffs.

At $225, from $450—Dark Eastern Mink Eton Jacket with fancy belt.

At $400, from $600—Coat of Broadtail, hip length, elaborately trimmed with braid, with military collar.

At $434, from $650—Short, loose Combination Coat of chinchilla and lace.

At $467, from $700—Broadtail Blouse with fancy velvet cape, full skirt, fancy belt.

At $667, from $1000—Chinchilla Coat, elaborately trimmed with chiffon and lace.

At $667, from $1000—Russian Blouse of Royal Ermine, full skirt, sable collar, fancy belt.

At $2000, from $3000—Russian Blouse of Russian sable, extra long, with full skirt, fancy wide belt.

Second floor, Ninth street.

More Sheets And Pillow-Cases

THERE'S the most welcome sort of economy wrapped up in these offerings of Muslin Sheets and Pillow-Cases at less than the present cost of the goods by the yard.

Today we mention two new sorts—the finest possible grade of sheeting, and a group of bed muslin of the standard grade, but specially priced on account of slight defects:

FIRST QUALITY SHEETS

65x99 in., at 70c	81x99 in., at 90c
72x99 in., at 80c	90x99 in., at 95c

FIRST QUALITY PILLOW-CASES

42x36½ in., at 20c	54x36½ in., at 25c
50x36½ in., at 24c	

SHEETS

Containing slight imperfections, such as a crooked hem or an off-spot—

72x99 in., at 49c	81x99 in., at 59c
81x99 in., at 59c	90x108 in., at 70c

PILLOW-CASES

With the same sort of imperfections—

42x36 in., at 12c	50x36½ in., at 16c
42x36½ in., at 13c	50x40½ in., at 17c
45x36 in., at 13c	54x36 in., at 17c
45x36½ in., at 14c	54x36½ in., at 18c
50x36 in., at 15c	Fourth avenue.

First Reductions On Women's Ulsters

THE splendid stock has been kept intact, as to styles, sizes and prices, until now. But it is too late in the season to re-order, as sizes become broken. Hence, to make a quick riddance, we mark

$25 Each

all the handsome, stylishly made Cloth Ulsters that have hitherto been $33 to $40.

Materials are chiefly kerseys, covert cloths and zibelines, in tan, Oxford mixture and black. Splendid, practical Winter wraps, now at a marked concession.

Second floor, Broadway.

Mattresses, Springs and Bolsters

EVERY one of the offerings told of here is of exceptional merit and timeliness, as befits White Sale merchandise.

For the white curled hair used in these mattresses we made remarkably favorable arrangements—securing a limited quantity at a price which makes these unusually low prices possible.

All hair used in the making of these mattresses has been carefully sterilized; and is absolutely hygienic.

In the Bolster, Pillows and Box Springs the same important economies prevail:

Sterilized White Hair Mattresses

At $17.50—Full size, 54 in., 1 or 2 parts, 40 lbs.
At $15.75—Three-quarter size, 48 in., 1 or 2 parts, 35 lbs.
At $13.50—Large single, 42 in., 30 lbs.
At $11.25—Single, 36 in., 25 lbs.

Sterilized Pure Black Horse-hair Mattresses

At $13—Full size, 54 in., 1 or 2 parts, 40 lbs.
At $12.10—Three-quarter size, 48 in., 1 or 2 parts, 35 lbs.
At $11.25—Large single, 42 in., 30 lbs.
At $9.38—Single, 36 in., 25 lbs.

Sterilized Mixed Hair Mattresses

At $12—Full size, 54 in., 1 or 2 parts, 40 lbs.
At $10.50—Three-quarter size, 48 in., 1 or 2 parts, 35 lbs.
At $9—Large single, 42 in., 30 lbs.
At $7.50—Single, 36 in., 25 lbs.

Sterilized Mixed Hair Mattresses

At $7.25—Full size, 54 in., 1 or 2 parts, 40 lbs.
At $6.45—Three-quarter size, 48 in., 1 or 2 parts, 40 lbs.
At $5.65—Large single, 42 in., 30 lbs.
At $4.85—Single, 36 in., 30 lbs.

Upholstered Top Box Springs

For wood or metal beds, $8.50 and $10.

Prime Geese-feather Pillows

20x26 in., 3 lbs., $1.50.	24x30 in., 4 lbs., $2.40.
22x30 in., 3½ lbs., $2.10.	27x30 in., 6 lbs., $3.

Prime Geese-feather Bolsters

18x38 in., 5 lbs., $3.	30x56 in., 6 lbs., $3.60.

Fourth floor.

The Finest LINGERIE

AT White Sale prices. Fascinating specimens of expert French handiwork, made of the sheerest fabrics, and trimmed with lace or embroidery in exquisite fashion.

And the prices these dainty pieces of Lingerie bear will tempt the most careful, but nevertheless beauty-loving of women.

Drawers, of fine nainsook, with deep ruffles, clusters of plaits and French dots, beading and dainty ribbons, at $1.50, from $3.50. $1.75, from $4.50. $2.50, from $5.

Drawers of fine nainsook, trimmed with lace and clusters of plaits, in charming designs, specially priced at $2.50. Others, in fine styles, at $3.50 to $5.

Chemises, of French cotton or nainsook; plain, trimmed with scallops, at 95c, to those richly lace-trimmed at $3.50.

Nightgowns, with high neck and long sleeves: made of fine French muslin, at $3.75 and $5; reduced from $7.50, $9 and $10. Some slightly mussed, and reduced from our regular stock, others imported especially for the sale, are $7 and $8; from $10 and $12.

Corset Covers, of fine materials; some with high neck in back, low in front; others in round shape, trimmed with dainty embroidery and ribbon, $1.50 to $7.75. Some particularly choice designs are specially priced at $2 to $3.50.

French Room, Second floor, Fourth avenue and Tenth street.

Attractively Priced CORSETS

WHEN you can choose Corsets from among a surprisingly large number of stylish models, and need only pay fractions of their value—isn't the chance worth grasping?

That's what this group of White Sale Corsets offers you:

At 38c, worth 50c—Of fine batiste; straight-front; gored band at waist; short hips; lace-trimmed top and bottom; in white; sizes 18 to 30 in.

At 45c, worth $1—Of dainty flowered white batiste; low bust; short hips; straight-front; lace-trimmed top and bottom; sizes 18 to 33 in.

At 65c, worth $1.25—H. & H. Corsets of jean; bias cut and gored dip hips; straight-front, medium low bust; garters attached; in white and gray; sizes 18 to 25 in.

Basement.

At 75c, worth $1.25—C. B. Corsets of batiste; straight front; medium low bust; long hip and abdomen; lace and ribbon-trimmed top and bottom; white; sizes 18 to 26 in.

At 85c, worth $1.25—W. B. Erect-form Corsets; bias cut; medium low bust; long dip hips and abdomen; lace and ribbon-trimmed at top; white and gray; sizes 18 to 26 in.

At $1.25, worth $1.75 and $2.50—P. D. Corsets of imported coutil and sateen; medium short length and hips; excellent corsets for medium and short figures; in gray; sizes 18 to 30 in. In black, sizes 18 to 21 in.

At $1.75, worth $4.50—L. C. Corsets of imported coutil; straight-front, long over hips and abdomen; medium low bust; two rows of ribbon and lace top and bottom; white; sizes 18 to 26 and 30 in.

At $2.25—P. D. Donita Corsets of heavy black sateen; long waist; bias cut; gored hips; all whalebone; sizes 18 to 26 in. Regular $8.50 corsets; but not straight-front.

Main floor, Tenth st. Elevator Counter.

75c and $1.25 Corsets, also Second floor and Tenth street.

Printed Velveteen

At Half Price

THESE are the printed cotton velvets, so silk-like in appearance, that have been made into most attractive shirt-waists this Winter. Now their space is claimed by incoming Spring goods, and they must go.

And that they will—at

50 Cents a Yard

for a quality sold hitherto at $1 a yard. Twenty-five pretty patterns—Dresden floral designs, Jardiniere and Persian figures; small figured stripes and allover figures.

Fourth avenue and Tenth street.

LINENS In the White Sale

YOUR household makes as strong claims upon you as your personal needs. And provision for Household Linens—Table Cloths, Napkins, Towels, Bed Linen—is as generous and satisfactory in this January Sale, as the broad stocks of muslin underwear.

If following prices didn't appeal at once on account of their wonderful lowness—a little comparison with linen stocks elsewhere, would clinch the argument in favor of Wanamaker prices on Wanamaker pure Linens:

TABLE CLOTHS

Grass-bleached Belgian Table Cloths, made of the glossy flax that takes a fine polish; will wear well. 60x70 in., $2. from $2.50. 69x90 in., $2.50, from $3.25. 60x108 in., $3, from $3.75.

Bleached Irish Linen Dinner Cloths; three beautiful designs—2 yards square, $4.25, regularly $4.85; 2x2½ yards, $5.25, regularly $6.

TABLE LINEN by the Yard

At 45c a yard, worth 55c—Extra heavy old-fashioned loom dice Table Linen; made for long service; bleaches quickly; 60 in. wide.

At 60c a yard, worth 60c—Half-bleached Irish Table Linen; handsome new designs; very serviceable quality; 62 in. wide.

At $1 a yard, worth $1.25—Snow-white Irish Damask; 2 yards wide; all in one design.

At $1.45 a yard, regularly $1.75—Bleached double Damask, extra fine and very serviceable, in handsome new designs.

NAPKINS

At $1.50 a dozen, from $1.75—Bleached Scotch Napkins; splendid quality; 22 in. square.

At $1.65 a dozen, from $2—Bleached Irish Napkins, matching table linen above at 65c a yard; 22 in. square.

At $2.25 a dozen, from $2.75—Bleached Belgian Napkins, 20 in. square, matching cloths above.

At $8 a dozen, from $9.25—Bleached Irish double damask full dinner-size Napkins; 26 in. square; matching Irish linen table cloths above.

BED LINEN

At $1.68 each, from $2.50—Bleached German Linen Sheets; extra heavy, serviceable quality; double bed size, 90x96 in.

At 40c each—Bleached Irish Linen Pillow-cases, 22x36 in.

BED LINEN

At 50c each, from 63c—Grass-bleached German Linen Pillow-cases; 22x36 in.

At 62½c each, regularly 87½c—Bleached Irish Linen Pillow-cases, scalloped and hemstitched; 22x36 in.

TOWELS

At 18c each, from 25c—Bleached Towels; momie weave, hemmed ends; 20x40 in.

At $2.50 a dozen, from $3—Bleached Huckaback Towels, extra fine; hemmed ends; 21x41 in.

At 25c each, from 35c—Fine Irish Huckaback Towels, extra large; all-white border; fringed ends; 24x46 in. Fourth avenue.

At 95c a dozen, from $1.20—Crash Towels; hemmed ends; Turkey red borders; 17x33 in.; 8c each.

Under-Price Store, Basement.

At 8c each, 95c a dozen—Bleached or cream Bath Towels, in good quality; never retailed by us at less than 10c each.

Under-Price Store, Basement.

TOWELLING

1000 Crash Mattress Covers; made up of 4¼ yards of crash; 30 in. wide; having some slight imperfections; at less than half their value. Worth, for the toweling alone, 75c. Priced, for quick selling, at 34c each.

Under-Price Store, Basement.

At 8c a yard, from 10c—Check Glass Toweling; 16 in. wide; red or blue checks.

At 6c a yard, from 10c—Bleached Irish Crash, with three-stripe red border; 17 in. wide. Fourth avenue.

FANCY LINENS

15c each, formerly 25c—Bleached Linen Tray Cloths; neatly hemstitched; 17x26 in. Basement.

$2.25, formerly $2.75—Renaissance Linen Center Table or Bureau Scarfs; 20x54 in.; very handsome three-center scarfs. Fourth avenue.

Bedspreads and Comfortables

AN important White Sale contribution to the household economies is made by these generous groups of Bedspreads and luxurious Comfortables.

The lots were specially arranged for, at prices that will be found most attractive for goods of such notably high quality. Details:

BEDSPREADS

At 65c each—White honeycomb Bedspreads; Marseilles patterns.

At 75c each—White Bedspreads, in Marseilles patterns; double bed size.

At 90c each—White Bedspreads, made of long staple cotton; Marseilles patterns.

At $1 each—White Bedspreads, in handsome patterns.

At $1.25 each—Extra good cotton White Bedspreads; Marseilles patterns.

At $1.85 each—Satin finished Marseilles Bedspreads, for single beds; same, fringed, $2.25.

At $2 each—Satin-finished Marseilles Bedspreads, good assortment of patterns, for double beds.

At $2.25 each—Satin finished Bedspreads, for double beds; same, fringed, $2.75.

At $3.50 each—English Marseilles Bedspreads; large bed size.

At $6.50 each—English Marseilles Bedspreads; handsome patterns.

At $7.50 each—English Marseilles Bedspreads; fine weave.

COMFORTABLES

At $1.23 each—Silkoline Comfortables; full bed size.

At $1.50 each—Silkoline Comfortables; figured both sides.

At $3.75 each—Down Comfortables, sateen covered; will not shed; pure white down.

At $5 each—Down Comfortables; covering of best American sateen. Third floor, Ninth street.

Framed Pictures

$1, Worth $2 to $4

A VERY varied group of Carbon-gravures, plain or colored, and three-color prints; including reproductions of famous pictures, landscapes, flower subjects and figures.

All are handsomely framed in wood, in many cases in frames specially designed to suit the pictures. Sizes range from 17x21 to 24x28 inches; values from $2 to $4. Today, all are marked

One Dollar Each

Picture Store, Fifth floor.

Woolen Gloves

For Women—25c

THESE soft, warm Woolen Gloves for women offer comfort and protection on sharp Winter days. In black, white and gray; and remarkably little-priced at

25c a pair

Tenth street.

Formerly A. T. Stewart & Co. JOHN WANAMAKER Broadway, Fourth Avenue, Ninth and Tenth Streets.

American Express Company

ANGLO-AMERICAN PARCEL POST.

The American Express Company having become the

FORWARDING AGENT

within the United States of the

BRITISH POSTOFFICE DEPARTMENT

is prepared to handle parcels of 11 lbs. or less under the British Parcel Post System to and from all points in Great Britain and Ireland, including the Channel Islands and the Isle of Man, also to or from all points in the following countries beyond Great Britain:—

AUSTRIA-HUNGARY, BELGIUM, BOSNI-HERZEGOVINA (including Sandschak Novibazar.) BRITISH COLONIES and Possessions, (including Bunder Abbas, Bushire, Jask and Linga, in Persia, where there are Indian Post Office Agencies,) excluding Bahamas, Bermuda, British Guiana, British Honduras, British West Indies, Canada, Falkland Islands, and Newfoundland. BULGARIA. CHINA. CONGO FREE STATE. COREA. DENMARK, (including the Faroe Island, Iceland and Greenland.) EGYPT, (including the Egyptian Soudan.) FRANCE, (including Monaco.) FRENCH COLONIES. GERMANY. GERMAN PROTECTORATES and Foreign Possessions. GREECE. HAWAII. HOLLAND. DUTCH COLONIES. ITALY, (including San Marino.) ITALIAN COLONY. JAPAN, (including Formosa.) LIBERIA. LUXEMBURG. MONTENEGRO. MOROCCO. NORWAY. PERSIA, (excluding Bunder Abbas, Bushire, Jask and Linga, where there are Indian Post Office Agencies.) PORTUGAL. PORTUGUESE COLONIES. ROUMANIA. RUSSIA, (including Finland.) SWITZERLAND. SERVIA. SIAM, (Bangkok, Chiengmai, Lampang, Packnampoh, (Nakon Sawan,) and Raheng only.) SPAIN. SWEDEN. TRIPOLI, (Africa.) TUNIS. TURKEY.

Parcels to be sent Eastward by the Anglo-American Parcel Post must be so marked when delivered to this Company, or if sent from points at which this Company is not directly represented, the parcel must be marked to "Care of American Express Company, 65 Broadway, New York, for Anglo-American Parcel Post."

For rates and conditions on which such business is handled, or for further information, apply to Manager, Foreign Department of Company, 65 Broadway, New York, or to any office of the Company.

All the world knows about Arnheim's famous Remnant Sale. It occurs twice a year, and all who have taken advantage of it know it to be the greatest of all sales. Our high-grade Suits to order at $17.00; Coat and Vest $12.50; Trousers, $4.50; Overcoats, $20.00, regardless of their former value.

Ordering here is no risk, for it's money back for the asking.

ARNHEIM,

Broadway & 9th Street.

Forsythe's

ANNUAL SALE

THIS WEEK.

Wash Waists

$2.00

Regular Price, $3.50.

Sizes 32 to 44. Most important sale we ever held. We recommend early purchases.

John Forsythe,

THE WAIST HOUSE,

865 Broadway, 17th and 18th Sts.

Silver Plate

For the Table.

Our after-holiday sale of silver plated ware is induced by a desire to reduce our stock before the annual stock taking. Those who want high grade plated table ware will find many pieces impossible to duplicate at the prices we are offering them.

Bread Trays,	$2.25, formerly	$2.75
Salad Bowls,	2.00, "	2.50
Soup Tureens,	4.00, "	5.00
4-Piece Tea Sets,	6.25, "	7.75

A. Frankfield & Co

Importers and Jewelers,

52 WEST 14TH ST.

Ripans Tabules, doctors find, A good prescription for mankind.

TRY L. J. CALLANAN'S

American Man's Whiskey.

Mellow with age, absolutely pure.

None better made; send for price list.

41 AND 43 VESEY ST., N. Y. CITY.

REPORT ON STATE BANKS

Supt. Frederick D. Kilburn Points Out Certain Evils.

GROWTH IN TRUST COMPANIES

Small Deposits Discredit Large Institutions—Regulation of the Foreign Concerns—Other Suggestions.

Special to The New York Times.

ALBANY, Jan. 4.—Frederick D. Kilburn, Superintendent of Banks, has issued his annual report. It is directed to the Legislature. In this report he makes several recommendations which in his opinion would lead to the greater safety of banking institutions, particularly the savings, building and loan, and other associations trustees of the savings of the poor. He deals also with the larger concerns, and makes recommendations as to their safety.

Superintendent Kilburn says that the most conspicuously noteworthy feature in the business of the department for the year is the formation of new trust companies. Fifteen of these, he says, having a combined capital of $7,900,000, and nearly an equal amount of paid-in surplus, were organized during the year ended Sept. 13, 1902, and that in the same time previously authorized trust companies increased their capital in the sum of $4,100,000. Continuing, he says in his report:

"Besides this, one company with a capital and paid-in surplus aggregating $2,000,000, was authorized in October, two companies are at present proceeding to increase their capital, and a dozen or more applications to establish trust companies have been submitted to me either tentatively or formally, several of which have been denied, while others remain under consideration.

"Prosperity was enjoyed by the companies generally for the entire year, and still continues. In this respect there seems to be no ground for apprehension in any quarter, but that all of the companies of recent organization are prosecuting business along lines which consist with dignity and that non-interference with other institutions—particularly savings banks—which ought to obtain, is not so sure.

"Not only should trust companies not have these accounts, but the methods employed in some instances to attract them reflect upon the institutions by reason of having a tendency to cheapen them in the public estimation. Theoretically, at least, trust companies are established mainly to fill a field within which banks cannot act, and their transactions are naturally expected to be on a large scale.

"In nearly every city, except New York, where a trust company has been organized of late, and which contains a savings bank, the withdrawals of money from the savings banks in the few months following the beginning of business by the trust company have exceeded the deposits. In some cases this showing results undoubtedly from a transfer of investment accounts from the savings banks to the trust companies, which is not only quite legitimate, but altogether desirable. But for trust companies to solicit deposits that are savings, and to bid against the savings banks for them, violates the spirit of the law certainly, and in a degree discredits the trust company and constitutes a possible danger to it. The depositors who open such accounts are peculiarly susceptible to alarm and panic. The savings banks have abundant means of protection against such demonstrations, by reason of their power to require a sixty days' notice of intention to withdraw a deposit."

In regard to the decrease of banks of deposit and discount Mr. Kilburn shows that several were absorbed by trust companies and National banks, that they might qualify themselves to receive moneys from the United States Treasury on deposit. Continuing, Mr. Kilburn says:

SAVINGS BANKS TAX.

"The savings banks have now paid taxes for two years under the law imposing a franchise tax upon them equal to 1 per cent. on the par value of their surplus, and by comparison with the rates of dividends which they reported as having paid during the year 1900, before the act imposing the tax was passed, with those paid during the first half of the current calendar year, I find that 102 institutions made no change, that 3 increased, that changes by 3 others appear to have been only a new equalizing of rates paid to different classes of depositors, and that 19 made reductions. Of these last all but two were decreases from 4 per cent., which brought them into line with the movement in this direction that had been proceeding on the part of nearly all savings banks for some years previously, and which was merely an adjustment of dividends to earnings, made imperative by the downward tendency in interest rates on high-class securities that has prevailed for a generation.

"The policy of taxing savings banks is undoubtedly fairly open to a difference of opinion, but there can be no excuse for representing that because of any tax imposed by the State of New York the depositors in the savings banks are receiving less return than they would enjoy otherwise.

"The condition of the great majority of the building and loan associations of the State is very satisfactory and fully demonstrates the wisdom of recent legislation. The premium or interest in excess of the legal rate is being abolished or reduced according to the demand for money in different localities. Less effort is being made to declare excessive dividends and greater attention is being paid to the safety of the capital invested.

"This tendency is a welcome one and augurs well for the future. The work of correcting abuses and of closing ill-managed institutions, which has been considerable during the past few years, must necessarily have excited some apprehension and distrust on the part of members of nearly all associations, though groundlessly in most cases.

SECOND MORTGAGE BUSINESS.

"The second or divided mortgage business cannot in my opinion be conducted with safety, and I believe that its ultimate consequence is certain to be loss and disaster. The plan of expense fund deductions is only less mischievous and vicious. It impairs the stock payments of members to provide for the payment of expenses, which may thus become wasteful and excessive, and, by relieving a management from concern for its own remuneration, its tendency is to induce carelessness or indifference in regard to earnings.

"Some of the results following the amendment in 1902 of the act for the incorporation of associations for lending money on the pledge or mortgage of personal property have been interesting and somewhat surprising. Until March last such associations were under no official supervision, and their privileges under the law were so broad that their charges to borrowers were seldom less than at the rate of 50 or 60 per cent. per annum, and in some instances ran up to 300 or 400 per cent. The Legislature proceeded to require that the interest rates and other charges which these associations might exact from borrowers should be less exorbitant, and to subject the associations to official supervision and examination.

"Seventy of the 110 of these associations which were in business when the amendatory act was passed have either gone into voluntary dissolution or have ceased operations and practically abandoned their charters.

CERTIFICATES OF INCORPORATION.

"No corporation formed under or subject to the banking law is required to file its certificate of incorporation in the office of the Secretary of State, and yet Section 46 of the stock corporation law provides that a duplicate of every certificate of increase or reduction of the capital stock of such a corporation shall be filed in that office, and omits to require its filing in the office of the Superintendent of Banks, where duplicates of the certificates so amended are filed, and where, if records are to be kept complete and unbroken, and if there is to be the certainty of knowledge on the part of the Superintendent which should be had concerning operations in this direction by the institutions under his charge, all changes from the original should be filed. There can be no good reason why they should be filed with the Secretary of State at all, or that these corporations should be put to the annoyance and expense which such a useless filing imposes. It is therefore recommended that Section 46 of the stock corporation law be amended so as to omit from it the requirement for such filing with the Secretary of State by banking corporations, and to provide that these certificates be filed instead in the office of the Superintendent of Banks.

"Section 159 of the banking law provides, among other things, that no trust company 'shall hold stock in any private corporation to an amount in excess of 10 per cent. of the capital of the corporation holding such stock.' Because the caption of the section is only 'Investments of Capital and Deposits,' there are good lawyers who interpret the quoted restriction as not applying at all to the investment of surplus. The only active trust companies to which trouble, or the shadow of it, has come within the past two or three years suffered such experience by reason of having locked up unwarranted proportions of their assets in single lines of securities.

FOREIGN TRUST COMPANIES.

"Whether a foreign trust company may come into this State to do any business whatever is difficult to determine under the statutes as they now stand. Is it supposable when the State has been careful to require of the classes of foreign corporations to which it affirmatively extends the advantages of its markets and natural resources, and the protection of its laws and access to its courts, that they shall not prosecute operations in the State except by express authorization of some one of its officials, it could contemplate that the particular classes of corporations which, when organized under its own laws, it supervises most closely and restricts most rigorously, should be free to establish offices and transact business here without authorization, and subject to no requirement to pay taxes, file reports, or submit to visitation! To ask the question is, it seems to me, to answer it.

"It would seem advisable that the Legislature make the implied prohibition express and absolute. I think the Legislature should provide expressly that companies may maintain offices and do business in this State only upon the condition that they procure licenses, renewable annually, from the Superintendent of Banks, which licenses shall specify the nature of the business they may do under a precise definition of the powers they may enjoy, to be contained in the statute itself. Such statute should prohibit them unqualifiedly from taking deposits, or acting as trustee, guardian, executor, or administrator in this State, and should prohibit to them also the use of any name which, in the opinion of the Superintendent of Banks, is sufficiently like that of any domestic trust company as to be likely to cause confusion. The statute, further, should subject companies so admitted to do business in New York to examination by the Superintendent of Banks, and oblige them to report to him.

NEW INSTITUTIONS.

"The Clearing House Association in New York adopted new rules some months ago which were interpreted quite generally as amounting to a declaration of belief by that body that the organization of new banking institutions, and especially of trust companies, in the metropolis was proceeding at too rapid a rate, and should be checked. My position in this matter has been simply that it is quite impossible for me to determine intelligently, especially in the great financial district of the commercial metropolis of America, with its throbbing financial life and multiform gigantic interests, that there is not a field for still another company in which capitalists of the highest character, proved shrewdness, and wise judgment, and intimately associated with business interests there, are willing to join their names and invest their money.

"The claim that the people would be benefited by creation of conditions which would bring about the practice of the payment of interest on deposits carries no weight. Safety is the one pre-eminent characteristic which should distinguish banking institutions. If the banks pay interest on commercial deposits they must suffer in prosperity or charge higher rates on loans and discounts; and of distinctly savings accounts a discount bank or trust company is not the proper custodian.

"The banking law is silent upon the question of the right of trust companies to have branch offices except for the following provision, contained in Subdivision 11 of Section 156: 'No such corporation shall transact its ordinary business by branch office in any city not named in its certificate of incorporation as the place where its business is to be transacted.' Of course this at least implies the converse, that in the city named in its charter it may have a branch or branches; but as to whether the consent of the Superintendent of Banks must first be obtained to the opening of a branch nothing is said.

"A grave and vexing problem demanding legislative attention is involved in the growing practice among discount banks and trust companies, private bankers, and even mercantile associations or firms, of virtually soliciting and receiving deposits 'as savings banks.' Of course, none of these ventures so far as to represent that they are actually savings banks, but in very many instances the methods they employ and the inducements they advertise are substantially identical with those which are of the essence of the savings bank system, except that they lack the all-important guarantee of safety which distinguishes the investments of the latter.

"Legislation should be had to stop this practice if possible. Satisfactory and sufficient restrictions in regard to it might more easily be determined upon if only the State had jurisdiction of the National banks as it has of its own corporations, and yet, though this difficulty may stand in the way of accomplishing all that is to be desired—for the State must not impose conditions upon its own institutions which might place them at a disadvantage with National banks—the framing of a law is feasible which will at least better some of the existing conditions."

ROW OVER THIRTY-CENT CAKE.

Justice McLaughlin Convulsed with Laughter Watching "Rosey the Lawyer's" Case in Essex Market.

Justice Chester B. McLaughlin of the Appellate Division of the Supreme Court sat with Magistrate Cornell in Essex Market Police Court yesterday morning. Justice McLaughlin, who comes from Port Henry, N. Y., had expressed a desire to see the workings of a city police court and some east side types.

When the regular "watch" had been disposed of, there came up a petty larceny case growing out of the alleged theft of 30 cents worth of pie and cake. In this case there was a cross-examination by Lawyer Rosenscheim, more familiarly known as "Rosey the Lawyer," the chief member of "The Essex Market Bar Association."

Justice McLaughlin showed that this examination at once astonished, perplexed, and amused him. The dialect was at times bewildering even to Magistrate Cornell. Justice McLaughlin at first tried to hide his mirth, but at last laughed heartily.

The prisoner in the case was Charles Motzer, a baker, who lives with his wife and numerous young children in 1836 Second Avenue, who was charged by his employer, Henry Moser, a boss baker of 29 Avenue B, with stealing one pie and one cake valued at 30 cents.

Magistrate Cornell asked Moser if he had seen any cake or pie in the possession of Motzer that he had not given him. Moser said that he had, and when asked to tell just where he had seen it about Motzer, he answered, "It was inside." The interpreter finally came to the rescue and explained that Moser had seen the pie and cake hidden inside of Motzer's vest as the latter was leaving the bakery.

Magistrate Cornell then turned to the prisoner and said: "You took this man's cake."

"But I made the cake," was Motzer's bland answer, as if that settled the matter and proved his innocence.

"You made it out of your employer's materials," explained the Magistrate.

"Yes, but didn't I make it?" was the only answer that the prisoner would give.

Magistrate Cornell then said that he had concluded that Moser was a good man, and if he would withdraw the charge, he would discharge the prisoner with a reprimand, and this was agreed to.

HARLEM HOSPITAL EXTENSION.

House on East 120th Street Leased for a Dispensary.

The Harlem Hospital is to have a new extension, the three-story house at 521 to 527 East One Hundred and Twentieth Street having been leased by the hospital authorities.

The much needed new dispensary will be supplied and besides there will be a ward for children with 30 beds in it, and a maternity ward with 20 beds. The dispensary will be the most important feature of the new extension, however, a full equipment of appliances for medical and surgical use having been ordered for it. The old dispensary consisted of a ramshackle structure one story high under which the tide of the East River rose and fell.

Charity Entertainment and Ball.

The John H. O'Connell Association, a social organization of the Twenty-third Assembly District, will hold its annual charity entertainment and ball at the Harlem Casino, One Hundred and Twenty-fourth Street and Seventh Avenue, to-morrow evening. The proceeds of this affair will be given to the Charity Committee which cares for the poor in the district, to purchase coal, wood, food, and medical supplies for the poor.

Bark All Night, Suffer All Day

if you wish; but if you'd rather get rid of your cold, remember that **Hale's Honey of Horehound and Tar** cures colds and coughs quickly. Your druggist sells it. 25, 50c., $1 per bottle.

Pike's Toothache Drops cure in one minute.

COAL OPERATORS' DEFENSE

G. B. Markle & Co. Deny Charges of Miner Witnesses.

Physicians and Trained Nurses for Sick Workers—The Company Store—Why Evictions Took Place.

PHILADELPHIA, Jan. 4.—The answer of G. B. Markle & Co., independent coal operators, to the demands of the miners, was made public here to-day. The answer will be submitted to the Anthracite Strike Commission, which reassembles in this city to-morrow. It was written by John Markle, managing partner of the firm. The statement is, in part, as follows:

"From the time of my first connection with the business, in 1880, there have always been a resident physician and assistant physicians upon the property, until recently, with the exception of a short interval. The firm selected the head physician, who chose his assistants, and we collected 75 cents a month for the married men and 50 cents a month for the single men over twenty-one, and the amount collected was paid over to the physician without charge or deduction therefor. This arrangement was not compulsory upon the men or families.

"In the early part of 1898 my wife employed, at her own expense, a trained nurse to look after the sick, and, later, when this nurse retired, another nurse from St. Luke's Hospital, in Bethlehem, took her place, who introduced the system of district nursing in the Borough of Jeddo and in the neighboring villages.

"Stores for the sale of general merchandise and of miners' supplies have always been maintained upon the property, and have been and are an accommodation to the men and their families. The men have never been required to deal there."

Continuing the answer says a sliding scale basis of labor had been agreed upon in 1875. Work at the mines continued uninterrupted until the latter part of 1900, when John Mitchell made his headquarters at Hazleton and endeavored to organize the Markle employes. The answer further states:

"In the course of the hearings at Scranton complaint was made of the size of the cars, but in reality the size has not been changed, as will be proved by the testimony of the builders, who will be produced. It was also alleged that the docking was excessive, but the accountant will testify that it was less than 2 per cent. Objection was also made that the full 10 per cent. advance was not given. The manner in which the advance was computed was repeatedly explained to the men, and it will be shown by the expert accountant that it was correctly calculated.

"As we had not been parties to the correspondence under which the Anthracite Strike Commission was appointed and the strike declared off, we were not willing to permit our men to return to work without a distinct understanding that they would abide by the award to be made by the commission. Notice was accordingly posted that those wishing to secure employment should call at the office and should bring with them the brass checks which they held. When this notice was posted we were informed that some of the men objected, on the ground that the men should be taken back in a body, and the rumor was started to the effect that they would be required to sign an ironclad agreement as a condition of going to work. Many of the notices were torn down, pickets were stationed in the neighborhood of the offices and along the lines of the road, to prevent the men from coming to the office, where they might have learned the truth and arranged for a resumption of work.

"Meanwhile I had been informed that the same men who had been making trouble during the strike were taking a leading part in intimidating and threatening any one coming to the office and returning to work under the conditions specified. On the morning of Monday, Oct. 27, 1902, I ordered notice to give up possession of the houses to be served upon twelve men who had been active in preventing the men from resuming work."

The earnings of the evicted men for the year 1901, according to the statement, varied from $350 to $1,000.

The answer further states that the father of the boy Chippie was killed as a result of his own negligence. He was not indebted to the firm at the time of his death. His earnings for the previous six months, from February to July, inclusive, amounted to $330. Mrs. Chippie paid nothing on account of rent or coal. Henry Coll, one of the evicted men, had always received good wages, Mr. Markle states. The answer asserts his wife did not die in consequence of the eviction, which occurred Nov. 6, as she lived until December.

Attached to the answer are several exhibits, one of which is a statement showing the earnings of certain contract miners during eleven and one-half months, including eleven of the highest earners and five of the lowest, the highest receiving $4,000 and the lowest $400.

High School Closed for Lack of Coal.

BABYLON, L. I., Jan. 4.—The High School here will not resume its sessions to-morrow, and it is impossible to tell when it will be able to do so. The board met last night and decided not to attempt to reopen it until they obtain a supply of coal. All efforts to obtain enough for even a month have failed.

MUNICIPAL CELEBRATION PLAN.

City Club Decides Feb. 2, 1903, Would Be Too Early for It.

The committee of the City Club to arrange for a suitable celebration of the two-hundred-and-fiftieth anniversary of the establishment of municipal government in the City of New York has determined that the 2d of February, 1903, which was the date proposed for the celebration, will be too early, and that more time will be required for adequate preparation.

The committee believes that it is the year which should be celebrated rather than any particular day, for, while the first formal steps in the formation of a Municipal Government were taken on the 2d of February, 1653, they were soon followed in the same year by other events in the formation of a Municipal Government. It seems proper to the committee, therefore, that the year 1903 should be celebrated as the year marking the completion of 250 years of Municipal Government upon Manhattan Island.

The members of the committee have agreed that a proper celebration should be larger and more generally representative than it would be possible for the City Club to organize unaided, but no decision has yet been reached as to the precise manner in which the work should be inaugurated. A committee consisting of R. Fulton Cutting, E. R. L. Gould, and Isaac N. Seligman has been appointed to wait upon the Mayor for the purpose of interesting him in the project and of discussing with him the best way for carrying it out.

The committee of the City Club consists of Charles H. Strong, Chairman, and Isaac N. Seligman, Norton Goddard, Charles C. Nadal, and Winfred T. Denison.

Witness of Duel Was Fatally Shot.

Giovanni Verdi, twenty-one years old, of 85 Mulberry Street, died in the Hudson Street Hospital yesterday morning from pistol shot wounds received during a fight on Jan. 2. Verdi and two companions, according to the man's ante-mortem statement given to Coroner Goldenkrans, were in a saloon at Canal Street and the Bowery. The two men had an argument and decided to go to the rooms of the Five Points Social Club to fight it out. Verdi was only an onlooker and was accidentally shot, it is said, by one of the men.

Sixth Ave., 19th to 20th Street. **SIMPSON CRAWFORD CO.** New York's Finest Retail Store.

Take Escalator to Second Floor.

Semi-Annual Sale of **Undermuslins and White Goods.**

First and Second Floors.

We append a great list of items, but they really stand for naught till you come and see the garments, note the nicety of workmanship, the daintiness of trimmings, the liberal proportions and other points of superiority, and then compare the values with those generally offered at similar sales.

Gowns.

MASONVILLE MUSLIN AND CAMBRIC GOWNS, square yoke of 16 tucks, hemstitched lawn ruffle on neck and sleeves, French felled seams, full width and length .... .48

NAINSOOK GOWNS, square neck, with hemstitched lawn ruffle around neck and sleeves, ribbon and beading around neck, full length and width, well-made buttonholes .... .48

CAMBRIC GOWNS, three styles; one has torchon lace insertion and edging, square neck, 16 fine hemstitched tucks, ribbon trimming; another style is made chemise effect, round neck, hemstitched ruffle on neck and sleeves, also ribbon bows; third style has square neck trimmed front and back with hemstitched tucks, two rows of hemstitching in ruffle around neck and sleeves .... .78

FINE BERKLEY CAMBRIC AND NAINSOOK GOWNS IN SEVEN STYLES; one with round neck insertions of fine quality Italian lace, edged with lace, ribbon drawn through beading front and back; V-neck Gown, yoke of embroidery and hemstitched tucks, Hamburg ruffle around neck and sleeves .... .95

Two styles in high neck Gowns, with fine insertion and hemstitched tucks; Empire Gown 6 rows torchon lace insertion and tucks, ribbon bows and lace edge on neck and sleeves; these Gowns are all very wide and full length; each .... .95

NAINSOOK GOWNS, round neck, embroidery insertion back and front, pretty edge on neck and sleeves $1.25

CAMBRIC GOWNS, square neck, trimmed back and front, with one insertion of fine Valenciennes lace and hemstitching, hemstitched lawn ruffle edged with lace on neck and sleeves, $1.25

CAMBRIC GOWNS, Empire style, square yoke, trimmed with four rows of fine Hamburg insertion with ruffle of embroidery; neck and bell sleeves have Hamburg ruffle, ribbon bows... $1.60

NAINSOOK GOWNS, fine quality, low, square neck; back and front trimmed with three rows of hemstitched tucks; edged with Valenciennes lace, 4-inch ruffle of embroidery around yoke, full ruffle of embroidery around sleeves, $1.80

NAINSOOK CHEMISE GOWNS, square back and V front, with fine embroidery insertion, 2-inch edging of Hamburg, sleeves trimmed to correspond, ribbon bows $1.95

CAMBRIC GOWNS, square neck front and back, with French embroidery insertion, edging one-half inch wide on four-inch ruffle, falling over shoulder, sleeves trimmed to match $2.50

Corset Covers.

CAMBRIC AND NAINSOOK CORSET COVERS, round neck, neck and armholes trimmed with torchon lace and ribbon, pearl buttons, well finished buttonholes; also Nainsook Corset Covers, French style, low neck and armholes, trimmed with fine lawn, hemstitched ruffle; each .... .25

NAINSOOK CORSET COVERS, two styles, French shapes; one with Italian lace, insertion and edging, round, low neck, two rows of lace down front; also Corset Covers, insertion and edging of fisheye lace around low neck and armholes .... .50

NAINSOOK CORSET COVERS, two styles, one has low neck front and back, four rows of Valenciennes lace insertion and edging, ribbon trimmed; another has low neck, two rows of Valenciennes lace insertion across front, Valenciennes edging and ribbon trimmings; every one of these Corset Covers has finely made buttonholes and pearl buttons; each, .50

NAINSOOK CORSET COVERS, French shaped, three styles, round neck, with two insertions of fine Valenciennes lace, ribbon run through neck and armholes, edged with fisheye lace; also Corset Cover, trimmed with Grecian design lace, edged around, low neck and sleeves, with fisheye lace and ribbon trimming... .65

NAINSOOK CORSET COVERS, French yokes, two styles; one has two rows of lace insertion, two rows of ribbon, low neck, edged with lace to match; other has one row of lace insertion, two rows of ribbon, cluster of 12 small tucks down back, trimmed all round...... .78

NAINSOOK CORSET COVERS, two styles; one trimmed with French embroidery across front, narrow French beading ribbon and edging of Valenciennes lace all around, entire back tucked; another has yoke front and back, trimmed with two rows of Point de Paris lace 1½ inches wide, with two rows of ribbon and edging to match; each.... .95

NAINSOOK CORSET COVERS, three styles; one has round neck back and V front, trimmed with two rows of lace insertion, ribbon drawn through armholes and yoke, tucked back; another style has entire front trimmed with Point de Paris lace insertion, low neck with edging of lace, front and back; also Grecian design, lace insertion front, tucked back, insertion and edging around the neck; each .... .95

Drawers.

DRAWERS of good quality cambric; one style with deep ruffle of lawn, hemstitched cluster of fine tucks, deep hem; another has deep ruffle of lawn, two rows of hemstitching; either style open or closed; sizes 23 to 27 inches long. .28

CAMBRIC DRAWERS, deep lawn ruffle, hemstitched, edged with Valenciennes lace, all sizes, open or closed .... .38

CAMBRIC DRAWERS, with 5-inch ruffle of Point de Paris lace, cluster of six pin tucks, all sizes .... .50

CAMBRIC AND MUSLIN DRAWERS, four hemstitched tucks, deep ruffle of fine Hamburg, open and closed, all sizes .... .55

FINE NAINSOOK DRAWERS, with lawn embroidery, cluster of fine tucks, hemstitched finished ruffle .... .78

CAMBRIC DRAWERS, full umbrella ruffle, two insertions of Valenciennes lace, edged with Valenciennes, all sizes .... .95

Skirts.

SHORT CAMBRIC SKIRTS, with deep hemstitched lawn ruffle and three hemstitched tucks .... .48

SHORT CAMBRIC SKIRTS, with double lawn ruffle, hemstitched tucks.. .50

SHORT CAMBRIC SKIRTS, with tucks and 5-inch ruffle of embroidery .... .75

WALKING SKIRTS of heavy cambric, with 18-inch lawn ruffle, seven rows of hemstitching, two clusters of tucks. .85

CAMBRIC WALKING SKIRTS, seven rows of hemstitching, deep lawn ruffle, with tucks and herringbone stitching .95

WALKING SKIRTS of cambric, with 8-inch ruffle of embroidery and four one-half inch hemstitched tucks.... .95

WALKING SKIRTS of cambric, umbrella ruffle of lawn, 9-inch embroidery and two clusters of hemstitched tucks. $1.35

WALKING SKIRTS of fine cambric, trimmed with deep ruffle of extra fine embroidery; four tucks and six rows of hemstitching $1.75

CAMBRIC WALKING SKIRTS, trimmed with deep ruffle of embroidery and cluster of six pin-tucks $1.95

WALKING SKIRTS of fine cambric, with 9-inch ruffle of blind embroidery, cluster of fine tucks $2.95

Silk Skirts.

TAFFETA SILK SKIRTS, with graduated ruffle, two rows of hemstitching, in black and all new shades of changeable silk $6.95

Cotton Skirts.

SEERSUCKER SKIRTS, deep ruffle, bias folds, very wide and full .... .60

SHORT OUTING FLANNEL SKIRTS, pink and blue stripes, buttonhole stitched scallop .... .28

CHEMISES.

NAINSOOK SKIRT CHEMISES, one style has row of insertion and ribbon beading around neck, edged with fine Valenciennes lace; another has skirt trimmed with Valenciennes and two rows of Valenciennes insertion, edging around neck .... .95

NAINSOOK CHEMISES, one style with hemstitching and one row lace insertion in skirt, neck trimmed with Valenciennes insertion and edging; another has two Valenciennes insertions, edged with Valenciennes; skirt trimmed $1.35

NAINSOOK CHEMISES, one style with fish-eye lace trimming; another with Valenciennes lace, entire yoke of lace insertions; skirt trimmed $1.75

NAINSOOK CHEMISES, fish-eye lace insertion, ruffle of lace around yoke, ribbon trimming; skirt with lace and tucks. $1.95

The Most Important **Sale of Linens** And Other White Goods Ever Attempted by Any House in America.

First Floor, Rear.

Damask Pattern Table Cloths and Napkins to Match.

500 fine Double Damask Table Cloths; newest designs, most of them have wide open border effects and pretty centres; full 2 yards in width, at the following low prices:—

2x2 yards; value $3.00, at $2.00

2x2½ yards; value $4.00, at $2.75

2x3 yards; value $5.00, at $3.50

Dinner Napkins to match:

24x24 inches; value $4.00 dozen, at $2.75

Pattern Table Cloths of Scotch make; very good for general use:—

8-4x8-4 size; value $1.65, at $1.25

8-4x10-4 size; value $2.00, at $1.75

8-4x8-4 size; value $1.65 .... $1.25

Bleached Damask, 62 inches wide; value 55c. yard, during this sale .... .40

Bleached Damask, 66 inches wide; value 75c. yard, during this sale .... .60

Bleached Damask, 68 inches wide; value 98c. yard, during this sale .... .80

Also 1,000 dozen Napkins, 23x23 inches; value $2.25 dozen $1.75

Towels and Towelings.

Hemmed Huck Towels, good quality; value $1.75 dozen, at $1.35

Hemmed Huck Towels, fine quality; value $2.25 dozen, at $1.85

Hemmed Huck Towels, heavy make and large size; value $2.65 dozen $2.25

Hemstitched Huck Towels, with Damask border; the very best towel ever offered at this price; value $4.00 dozen, $3.00

Hemstitched Huck Towels; much finer quality, dozen, $4.00 and $6.00

Very special offering in all-linen Barnsley Toweling; regular value 11c., during this sale, yard 8

Hemstitched Linens.

Fine Damask Tray Cloths; some are 18x27 and 20x30 inches; during this sale, each .... 20, 39 and 50

Plain Linen Tray Cloths; hemstitched ends; each 18 and 39

Linen Doylies, round or square, with hand-made lace edges:

6x6,	10x10,	12x12,
19	39	50

Also Linen Scarfs, with hand-made lace edges:

18x18,	20x45,
$1.00	$2.00

Linen and Cotton Sheets, Pillow Slips and Bolster Cases.

5,000 ready for use—Pillow Slips of the very best quality Muslin, size 45x36; value 12½c. and 14c., during this sale, each 8

The following low prices will mark our standard brands of ready-to-use Cotton Sheets:—

54x90, for single beds; value 39, at .... .32

63x90, for larger beds; value 48, at .... .38

72x90, for ¾ beds; value 50, at .... .43

81x90, for double beds; value 55, at .... .49

90x90, for extra size beds; value 63, at .... .55

Lowest prices on Dwight Anchor Pillow Slips:—

42x36	45x36	50x36	54x36
12	13	14	15

Dwight Anchor Sheets, ready to use:—

54x90	72x90	81x90	90x90
39	46	55	69

200 pairs Linen Sheets, hemstitched ends, extra large, 90x96; during this sale, pair $4.25

500 pairs hemstitched Linen Cases; good quality, 22½x36, pair .... .85

1,000 Sample Pieces of Renaissance Linens.

Nearly all sizes; Centrepieces, Scarfs and Teacloths; prices are less than half import price; each,

35, 50, 69, $1.00, $1.25, $1.50, $2.50

250 sample pieces Teneriffe Linens, all sizes, some very large dinner cloths, with hand drawn or embroidered centres, AT PRICES LESS THAN ONE-HALF REGULAR COST.

A Special Purchase of 10,000 Pieces of

Swiss Embroidered Mull and Lace Net Scarfs and Shams,

enables us to make the following unparalleled offers:

3,000 Scarfs, 18x36 inches; values up to $1.00 each... .35

5,000 Scarfs, 18x54 inches; values up to $2.00 each... .55

2,000 Shams, 30x30 inches; values up to $2.00 each.. .55

Renaissance Doylies.

In various sizes and in hundreds of patterns. A number of counters are piled high with them. They will be offered at far less than cost.

12½c. and 15c. Doylies, at 6. 20c. and 25c. Doylies, at .... 12½. 40c. and 50c. Doylies at 25. $1.00 and $1.25 Centrepieces .... .59

Our January Shirt Sale. First Floor

We have thrown the profit off the price of every article mentioned; so from Monday to Saturday you can purchase the following goods for just what they cost us.

WHITE UNLAUNDERED SHIRTS—A1 quality Muslin, pure linen set-in bosom; 3 ply, reinforced cushion neck bands; hand-barred button-holes; gusseted bodies, made very wide and full, 36 inches long; three sleeve lengths; long or short bosom; open front and back; regularly 55c., for .... .42

WHITE UNLAUNDERED SHIRTS—Utica Nonpareil Muslin; one of the best wearing and washing Cottons to be had; 3 ply 1900 pure linen set-in bosom, pure linen neck and wrist bands; cushion neck band, reinforced fronts; double stitched throughout and gusseted; hand button-holes; two shapes; regular bosoms, open back or front and back; three sleeve lengths; regularly 75c., for .... .58

Very special offering of Men's extra quality hand-laundered Evening Dress Shirts; A1 quality White Muslin; extra long and wide linen bosoms; reinforced cushion neck band; open front and back, stud holes, cuffs attached; different sleeve lengths; perfect fitting, serviceable dress shirt; regular value $1.25, sale price .... .78

VERY BEST IMPORTED MADRAS SHIRTS—Neat effects, open front, with cuffs attached, or open front and back, with detached cuffs; equal to $4.00 custom shirts; regular price $2.00 and $2.50, sale price $1.45

WHITE UNLAUNDERED SHIRTS—Utica Nonpareil Muslin, with large 2000 pure linen bosom, 3-ply, set in, with butcher linen backs; pure linen neck and wrist bands, cushion neck band; double gusseted and double stitched reinforced bosoms; hand-made buttonholes throughout; full sized body and gathered yoke; three sleeve lengths, two shapes, open back or front and back; the best shirt on the market; regular price 95c., sale price .... .76

3,300 BRAND NEW FANCY BOSOM SHIRTS—Never shown before this sale; our regular winter line, which we have been preparing for the last three months in order to make this the best value-giving sale on record; of extra quality soft finish Percale, and printed or woven Madras Cloths; patterns all new and neat, as good as in best custom shirt lines; workmanship, make and fit we guarantee; made up four ways—plain bosoms, attached or detached cuffs, plaited bosoms, attached or detached cuffs; regular price $1.50, for this week $1.05

1,200 PERCALE SHIRTS—Very handsome and serviceable; some plaited bosoms, others plain; attached or detached cuffs; patterns strictly up to date, mostly white grounds, with neat figures or stripes; our well-known $1.00 Shirt; some soiled by handling; sale price .... .68

Custom Made Shirts.

We make Shirts, too, and for the benefit of those who've never tried us, for one week, beginning to-morrow, we'll make you to your order and guarantee to fit, six White Dress Shirts, made in any way desirable, usually $9.00 and $10.50, for this week, the six to order, hand laundered, for $7.50

Two Offerings in Night Shirts.

100 dozen good quality, full width and length White Muslin Night Shirts, trimmed down the front, round neck and arms in fast colors, blue, red and white, sizes 15 to 20 inches; regular 50c. value, sale price .... .38

Men's heavy weight Domet Flannel Night Shirts, made wide and roomy, 52 inches long, fancy stripes, in pink and blue, sizes 15 to 20 inch; regular price 75c., sale price .... .52

Amusements.

EMPIRE THEATRE. Broadway & 40th St. WILLIAM FAVERSHAM. Last 6 nights at 8:20. Matinées Wed. & Sat., 2:15. IMPRUDENCE. EMPIRE THEATRE COMPANY. MONDAY, JAN'Y 12TH. Charles Richman, Margaret Anglin, and the entire company in Robert Marshall's new play, The Unforeseen.

NEW SAVOY THEATRE, 34th St. & B'way. Evgs. 8:20. Matinées Wednesday & Saturday. The Girl with the Green Eyes. By Clyde Fitch. WITH CLARA BLOODGOOD

GARRICK THEATRE, 35th St., near B'way. Last 12 Evgs. 8:20. Matinées Wed. & Sat., 2:15. MRS. LANGTRY IN THE CROSS-WAYS

Madison Sq. Theatre. 24th St., near B'way. To-night, 8:30. Matinées Wed. & Sat., 2:15. Elizabeth Tyree. GERTRUDE GREEN.

CRITERION THEATRE, B'way & 44th St. JULIA MARLOWE. Another Marlowe Triumph. Evgs. 8:20. Mat. Sat., 2:15. THE CAVALIER.

KNICKERBOCKER Thea., B'way & 38th St. Last Two Weeks. Evgs., 8:15. Matinée Sat. 2:15. MR. GOODWIN IN "THE ALTAR OF FRIENDSHIP." MISS ELLIOTT MAKING HER

GARDEN THEATRE 27th St. and Madison Av. CHARLES FROHMAN ..... Manager. Evenings, 7:45 sharp. Matinées Saturday, 1:45.

E. H. SOTHERN for three weeks only as HAMLET. Management Daniel Frohman.

"Magnificent production and performance. A very lesson in elocutionary excellence, which none but a dullard can fail to enjoy. It must be seen to be understood and enjoyed. Never did Sothern touch a wrong note."—Herald.

"His entire performance revealed the acute scholar, the skilled actor. Like a responsive instrument, every key of the mood he touched sounded."—Sun.

"Mr. Sothern's performance of Hamlet was unique because of its rare union of physical and temperamental distinction. It is not often that Shakespeare is put on so elaborately and beautifully."—Times.

"Mr. Sothern's Hamlet in elocution and elocution does justice to Shakespeare's masterpiece."—World.

"Marked advance in confidence, boldness, and firmness of execution."—Post.

"A notable production and performance."—Com. Adv.

METROPOLITAN OPERA HOUSE. GRAND OPERA SEASON, 1902-1903. Under the direction of Mr. Maurice Grau. To-night, at 8, Double Bill. LA FILLE DU REGIMENT. (The Daughter of the Regiment.) Sembrich; Salignac, Gilibert. Followed by PAGLIACCI—Scheff; Alvarez, Scotti. Conductor, Flon. Wed. Evg., Jan. 7, at 7:45, TRISTAN UND ISOLDE. Nordica, Kirkby Lunn; Anthes, Bispham, Ed. de Reszke. Conductor, Hertz. Frid. Evg., Jan. 9, at 8—FAUST. Eames; Alvarez, Scotti, Ed. de Reszke. Conductor, Mancinelli. Sat. Aft., Jan. 10, at 2—LOHENGRIN. Nordica, Schumann-Heink; Anthes, Bispham, Muhlmann; Blass. Conductor, Hertz. Sat. Evg., Jan. 10, at 8, at pop. prices—RIGOLETTO. Sembrich, Homer; Dani, Campanari, Journet, Gilibert. Conductor, Mancinelli. WEBER PIANOS USED.

METROPOLITAN OPERA HOUSE. Farewell Performances of Eleonora Duse. FRANCESCA DA RIMINI Jan. 6, 8 & 13, nights. Jan. 9th, afternoon. Jan. 14th & 16th, AFTERNOONS, MAGDA. Seats now on sale—$2.50, $1.50, $1.00, 75c.

HERALD Sq. Theatre, B'way & 35th St. Evenings at 8. Mat. Sat. 2. LAST 2 WEEKS MR. RICHARD MANSFIELD in JULIUS CÆSAR.

PRINCESS. B'way & 29th St. Tele. 2482 Mad. Mats. Thurs. & Sat. "Mr. Aubrey Boucicault's record is one of undoubted triumph in 'Heidelberg.'"—N. Y. Herald.

CASINO B'way & 39th St. Telephone 6,020-38. Matinées Wed. & Sat. Evgs., 8:15. A CHINESE HONEYMOON. Silk Souvenirs Next Saturday Matinee.

CARNEGIE HALL. PHILHARMONIC SOCIETY of New York. WALTER DAMROSCH ..... CONDUCTOR. Fri., Jan. 9, at 2 P.M. Sat., Jan. 10, at 8:15 P.M. Soloist ..... MME. KIRKBY LUNN, Contralto. Program: Symphony No. 7, A major, Beethoven; "La Captive," Reverie for Contralto and Orchestra, Berlioz; "Till Eulenspiegel's Merry Pranks," Richard Strauss; Songs, Wagner; Theme and Variations from Suite No. 3, Tschaikowsky. BOX OFFICE OPEN DAILY FROM 9 TO 5.

MENDELSSOHN HALL. Third Concert, Tuesday Evg., January 6, at 8:15. KNEISEL QUARTET. Assisting Artists: Mr. MARK HAMBOURG, Mr. V. LEBAILLY. Res. seats, $1.50, now at Ditson's, 867 B'dway.

WALLACK'S B'way & 30th St. Evgs. 8:15. Mats. 2:15. INSTANT, POSITIVE, ELECTRIC HIT. GEORGE ADE'S witty musical success. "The best of its kind seen here in years."—Times. SULTAN OF SULU. MATINEES WEDNESDAY & SATURDAY.

BIJOU B'way, 30th St. Evs., 8:15. Mat. Sat., 2:15. LAST WEEK. NEXT MONDAY Charles Frohman Presents CLYDE FITCH'S NEWEST PLAY. Mabelle Gilman IN THE MOCKING BIRD. Seat Sale Thursday. THE BIRD IN THE CAGE.

ACADEMY OF MUSIC, 14th St. & Irving Pl. SOUVENIRS TO-MORROW EVENING. THE NINETY AND NINE. Prices 25,50,75,$1. Mats. Wed. & Sat., 2. Evs., 8:10.

VICTORIA Theatre, 42d St., B'way & 7th Av. 3d Month. Evs. at 8:15. Mat. Saturday, 2:15. VIOLA ALLEN as ROMA in Hall Caine's THE ETERNAL CITY.

Mendelssohn Hall, Tues. Aft., Jan'y 6, at 2:30. MRS. GRENVILLE SNELLING. SONG RECITAL. Management ..... HENRY WOLFSOHN. Seats $1.00 to $2.00, at Ditson's.

14th St. Theatre, nr. 6th Av. Mats. Wed. & Sat. TO-NIGHT—Rich & Harris present A dramatization of Hon. John Hay's poem, JIM BLUDSO. —with— ROBERT HILLIARD

NEW YORK Evs. 8:15. Mat. Sat'y only. WHEN JOHNNY Comes Marching Home.

BELASCO THEATRE B'y, 42 St. Evs. 8 sharp. Mat. Sat. DAVID BELASCO presents BLANCHE BATES in THE DARLING OF THE GODS.

GRAND MR. MARTIN HARVEY, in "THE ONLY WAY."

EDEN MUSEE WORLD IN WAX. New Groups. CINEMATOGRAPHE. Holiday Mat. to-day "Blue Beard" &c. De wOLFE, the Wizard, to-night at 8

THE DEWEY MATINEE TO-DAY. AUSTRALIAN BURLESQUERS. 14th St. His Honor the Mayor. The Hobo Baron

MURRAY HILL THEATRE, Lex. Av. & 42d St. TO-DAY MATINEE EVERY DAY, 25c. Marie Wainwright in "School for Scandal."

H & S Hurtig & Seamon's, W. 125th. Mat. To-day. Doland, Lenhart, Cole & Johnson, Sydney Grant; others.

IRVING PLACE THEATRE. STAR ENGAGEMENT. BONN. To-night, 8:30. "Der Kaufmann von Venedig."

AMERICAN 42D ST. AND 8TH AV. Evs. 8:15. 25c., 50c., 75c. Mat. Daily (exc. Mon.) 25c. THE CHRISTIAN.

STAR Lex. Av. & 107th St. MAT. TO-DAY. HER MARRIAGE VOW. 3RD AVE. THEA. Mat. To-day. Over Niagara Falls.

TRAVIS BEAT MACDONALD

In Championship Match of Garden City Golf Club.

Long-Delayed Final Round Was Won by ex-Champion by 3 Up and 1 to Play.

After repeated efforts to play the deciding golf match for the Garden City Golf Club's championship, the final round of this long-deferred event was contested yesterday over the club's links, and Walter J. Travis beat Clarence B. Macdonald at the 36 holes by 3 up and 1 to play, but the players broke the club's unwritten law against the playing of competitions on Sunday.

Golfers all over the country have been awaiting the match with great interest, not only from the prominence of the two players, for Macdonald held the amateur championship in 1895 and Travis in 1900 and 1901, but also because Travis won the championship of the Garden City Club last year, and many felt justified in thinking that he would not be successful in defending the title for the reason that since the beginning of the contest he had been beaten in the open tournament at Lakewood by Macdonald. Travis proved the doubters to be wrong yesterday and also wiped out in a decisive way the sting of the Lakewood defeat.

The Lakewood match was the semi-final in the Thanksgiving week open tournament, and after breaking even at the eighteenth hole, Macdonald won on the twentieth hole. The score by strokes was: Macdonald, 79, and Travis, 81, the extra holes respectively 5, 3 and 5, 4. Yesterday the strokes were: Travis, 82, 80—162, and Macdonald, 84, 82—166. As a proof of the exceptional scoring for Winter conditions, Travis was only two strokes over the bogey and Macdonald four strokes. The average was only a fraction over the work at Lakewood, taking four strokes as the basis, although then the putting greens were in fairly good turf, and, with the scoring at the Lakewood tournament last week, shows that when there is no snow as good opportunities for golfing are to be had about New York as at any of the Winter resort links. The following are the Garden City statistics, on which the value of the match scores yesterday may be compared:

Bogey—4, 3, 5, 5, 4, 4, 4, 5, 4—38.
Holes—289, 140, 355, 493, 208, 294, 359, 408, 312—2,804.
Bogey—5, 5, 4, 3, 4, 5, 5, 5, 2—42.
Holes—339, 389, 260, 500, 333, 382, 456, 424, 150—3,242.
Total bogey, 80; total length of course, 6,138 yards.

In the play Macdonald won the first hole in 4 to 5, and after halving two, he won the fourth, where Travis took 4 to the green, in 5 to 6. Halving two again, Travis won three in par golf, and he led by one hole at the turn. They halved the tenth, and Travis won the eleventh in 5 to 6, for Macdonald did not get a good tee shot. The next three were halved in par strokes, play that could not be beaten on June turf when better work in approaching enabled Travis to get the fifteenth, in 5 to 6. Macdonald took the sixteenth in an ideal four, and, as the next two were halved, Travis was 2 up for the first half of the match.

He increased the lead on the first green of the afternoon round, winning in 4 to 5 by a fine approach. They then broke even on two holes, but Travis again took four to get to the fourth green, and Macdonald won the hole in 5 to 6. Travis played par golf to the end, but Macdonald lost a chance on both the eighth and ninth holes, making Travis 4 up, with nine more holes to play. Macdonald now put in some pretty golf, and at the fourteenth hole he was but 2 down. On the fifteenth Travis scored, 5 to 6, and he was 3 up, with 3 to play. At this late stage Macdonald's only hope was that Travis would break down, but the serenity of the leader remained unruffled, although Macdonald won the sixteenth in a perfect 5. With but 2 to play, both sent off space-devouring drives along the narrow way to the seventeenth hole. A grand second brought Travis to the green, Macdonald being short, and the former settled the match by winning the hole in 4 to 5. Then, possibly because he felt so good at being out of the woods, Travis won the bye hole in 2, a feat seldom performed at any season of the year.

The card follows:

Travis	5	5	4	6	5	4	4	5	4—40
Macdonald	4	5	4	6	5	4	5	6	4—41
Travis	5	5	4	6	5	5	5	4	4—43—82
Macdonald	5	6	4	5	5	6	4	4	4—43—84
Travis, 2 up.									
Travis	4	5	5	6	4	4	4	5	4—40
Macdonald	5	5	5	5	4	4	4	5	4—41
Travis	5	5	4	5	5	5	6	4	4—41—80—162
Macdonald	4	5	4	5	4	6	5	5	4—41—82—166
Travis, 3 up and 2 to play.									

IN THE HANDBALL COURTS.

Drew Beat Hopkins and Lenehan Paired —Games in Jersey City.

Of all the handball matches which were decided yesterday in the Jersey City and Brooklyn courts, the one which attracted the greatest amount of interest was the stake match in which Oliver Drew of the Degraw Street Court, Brooklyn, defeated Edward Hopkins and William Lenahan of Jersey City.

The conditions were the best three out of five games and the match was decided in Tarrant's court, Seventeenth and Grove Streets, Jersey City. The little Irish champion was accompanied by a large following of Brooklyn friends, and there was not half room enough for the crowd which assembled to see the game. Drew was in fine shape, and played very good handball all through. His service was puzzling and his placing accurate. In the opening game Drew played very fast, and, despite the clever team work of his opponents, he always had the game well in hand, and won out by 21—12. The second game was almost a duplicate of the first one, the only difference being the increased score of the partners, who made two aces more than in their earlier attempt. The score for this game was 21—14, in Drew's favor. During the third game Drew took things much easier, and the partners played harder. This was just what Drew wanted, as by their exertions the opposing pair were wasting strength while Drew was having a breathing spell. Nevertheless Drew never let them get much ahead of him, and he was only beaten by four aces, the score being 21—17. The fourth and deciding game was a regular hurricane, as Drew cut out a flying pace from the start. His speed was wonderful, and his service so varying in its direction that he soon had his opponents hopelessly beaten, and he won as he liked by 21—7. T. D. Foley, President of the New Jersey Handball Club, acted as referee, and J. F. Sullivan, a local player, kept the score.

Drew was warmly congratulated by everybody present, and his opponents were among the first to shake hands with him. The little Irish player showed the effects of his regular practice on the Brooklyn court in preparation for his coming match, in which he and Dr. Shea will play "Mike" Egan, the world's champion, and James Flaherty of the Jersey City club. Several of those who saw yesterday's game said that Drew in his present form and Dr. Shea have a great chance of beating Egan and Flaherty, and when this match takes place there will be a record-breaking crowd to see it. The date for the match has not been decided upon, as there seems to be some hitch as to where the first games of the series is to be played. Following are the scores of all the matches decided at Tarrant's Court yesterday:

Oliver Drew	21	21	17	21
E. Hopkins and W. Lenehan	12	14	21	7
T. D. Foley and J. J. Flaherty	21	9	21	
H. Habenstein and J. A. Flaherty	11	21	17	
F. Watson and P. Edwards	21	7	21	
D. Duff and A. Kennedy	7	6	21	18
S. Tarrant and M. A. Tarrant	21	21	21	
Fitzpatrick and Corcoran	15	17	13	
J. McIntyre and P. Driscoll	21	19	21	
J. Wallace and E. Fitzsimons	18	21	13	
T. Jacobus	11	21	19	
J. Feeney	21	7	21	

At the Mercer Street Court, Jersey City, yesterday, "Mike" Egan confined himself to practice games in the early part of the day, but during the afternoon he played a handicap match, using his left hand only, against "Tom" McCabe, who is one of the leading players of the Jersey City Handball Club. Egan won the first of the three games played, 21-11, scoring the most of his aces on service, but while he lost the other two games and the match, he was well up in both, the scores being 21-18 and 21-19 in McCabe's favor.

The match of the day was a "doubles," in which James Flaherty and J. Hanlon defeated T. McCabe and Edward Ficke. Both sides played very fast and some of the rallies were unusually long. Flaherty and Hanlon proved to be the better stayers, as they won the fifth game and the match, 21-19.

W. J. O'Neill, physical instructor of the Eighth Regiment, National Guard of New York, and T. J. Waldron of the local club, defeated J. Egan and P. J. Dolan of Jersey City but the light was bad during the final game of the match, which O'Neill won through fine service. These pairs will play again within two weeks, but O'Neill and his partner should repeat their victory, as O'Neill's cleverness won a host of friends for him among the Jersey City men, who saw him for the first time yesterday. Following are the principal scores:

"Mike" Egan	21	18	19	
T. McCabe	11	21	21	
J. Flaherty and J. Hanlon	17	21	21	15	21
T. McCabe and E. Ficke	21	11	16	21	19
W. J. O'Neill and T. J. Waldron	17	21	21		
J. Egan and P. J. Dolan	21	16	4		
P. Eckhoff and C. Cannon	21	21	15		
T. Hogan and J. Dobbins	6	8	21		
W. Joyce and J. Delaney	11	21	20		
P. Egan and F. Hanley	21	10	21		
John McCormick	21	21	21		
Jerry Silver	3	7	15		

"Phil" Casey showed a good deal of his old-time handball form at the Brooklyn handball court yesterday, in a match with Thomas Dunne as a partner, against Dr. Shea and James Dunne, Jr. The latter pair are very fast young players, and can take the measure of any pair in Brooklyn. Yesterday, however, they were pitted against a masterhand, in the person of the former world's champion, and Casey tossed some balls in service which were impossible to return. Casey also managed to dispose of at least three hands by full length stills against the bottom brick. It was certainly a fine exhibition, but Casey took his honors meekly, saying: "This is one of my good days."

Young Dunne and Dr. Shea played a two-game "tie," and on Wednesday these two will play against Casey and Drew, whom they have beaten in several close matches this season. The scores follow:

"Phil" Casey and T. Dunne	21	21	17
Dr. Shea and J. Dunne, Jr.	19	10	21
James Dunne, Jr.	21	19	
Dr. Shea	18	21	
Thomas Dunne	3	21	
John Coughlin	21	16	
C. Raleigh and D. McCarthy	21	18	21
M. Tierney and T. McElroy	12	21	19
W. L. Jones and M. O'Donnell	21	21	21
James Murphy and D. Malloy	18	16	19

COLUMBIA'S ROWING EXPENSES.

Columbia's rowing budget has been issued for this year by the manager, Barent Lefferts, 1903, college, and shows an estimated total of expenses for the year of $12,780, a larger sum than is expended for rowing at any other college. In a document accompanying the report is an earnest appeal for funds. Speaking of the question of finances for the coming season, the manager says:

"The expenses as estimated for 1903 amount to $12,780. The actual expenses for 1902 were $9,026.08. The explanation of this increase will be found in two items in the budget viz., boathouse on the Harlem and money advanced. The subscriptions for 1902 amounted to only $5,911.50. This was a very large falling off when compared with the subscriptions of previous years, and in order to provide for this deficiency the sum of $2,527.06 was advanced. We are not at liberty to give the name of the graduate who advanced this sum, but it is our earnest desire to enable the club to return at least $2,000. The new boathouse was purchased last Spring from the Lone Star Boat Club for $1,300; of this there is a balance of $500 due. The boathouse must be moved, and a most advantageous site has been secured at an annual rental of $50, the lease to run seven years, on Sherman Creek, opposite Morris Heights, on the west side of the Harlem River. This location brings the boathouse within twenty minutes' ride, via Amsterdam Avenue electric cars, from the college grounds. To move the house, build the new foundation, and approach walks it is estimated will cost $1,000. Notwithstanding the beautiful boathouse which we have on the Hudson, it is imperative that we should have a house of our own on the Harlem. The weather in the early season is such that shell rowing on the Hudson is an impossibility. For years the various boat clubs on the Harlem River have extended to our men the courtesies of their boathouses, but we do not feel that it is proper to ask such favors any longer. A boathouse of our own on Sherman Creek will make it possible for our club to develop the old rowing spirit which existed years ago.

"We submit these figures, realising that the amount asked for is large. The freshman class must raise at least $2,500. The other undergraduates should raise at least $3,500. If this is done, it leaves but $6,780 to be raised by the graduates of Columbia University."

The main items which appear in the budget are: Salary of coach, $2,500; boathouse on the Hudson, $325; boathouse on the Harlem, $1,900; boat account, including two new eight-oared shells, $1,944; launch account, including repairs, &c., $1,800; crew supplies, $300; training table and quarters, $1,200; traveling expenses, $225, and to return part of money advanced on 1902 account, $2,000.

BASEBALL BATTING AVERAGES.

WASHINGTON, Jan. 4.—The official batting averages of National League baseball players who participated in fifteen or more games during the season of 1902, as compiled by Secretary N. E. Young, were made public to-night. They show that the ten best run-getters were J. Wagner of Pittsburg, leading with 105; Clarke, Pittsburg; Beaumont, Pittsburg; Leach, Pittsburg; Crawford, Cincinnati; Tenney, Boston; R. Thomas, Philadelphia; Keeler, Brooklyn; Sheckard, Brooklyn, and Beckley, Cincinnati.

The leaders in sacrifice hits were Tenney of Boston, leading with 29; Dobbs, Cincinnati and Chicago; De Montreville, Boston; Keeler, Brooklyn; Dexter, Chicago and Boston; Flood, Brooklyn; Dunn, New York; Ritchey, Pittsburg; Tinker, Chicago, and Smoot, St. Louis.

The ten players who led in stolen bases were J. Wagner, Pittsburg, 43; Slagle, Chicago; P. Donovan, St. Louis; Barclay, St. Louis; Clarke, Pittsburg; Carney, Boston; G. Smith, New York; Beaumont, Pittsburg; Lush, Boston, and Dexter, Chicago and Boston.

There were twenty-three players who made batting averages of .300 and better, and of these Capt. "Billy" Keeler of Brooklyn and Dan McGann and "Jack" Doyle of the New York team were the only local men. Beaumont of Pittsburg led with .357, Seymour of Cincinnati was next with .349, and Keeler of Brooklyn third with .342. McGann had .301, and Doyle just got in among the top-notchers with an even .300. These players with high batting averages were divided as follows among the eight clubs: Cincinnati, 7; Pittsburg, 5; St. Louis, 4; New York and Chicago, 2 each, and Brooklyn, Boston, and Philadelphia, 1 each.

Following is the list of those who batted .300 and over:

Beaumont, Pittsburg, .357; Seymour, Cincinnati, .349; Keeler, Brooklyn, .342; Sebring, Pittsburg, .338; Crawford, Cincinnati, .333; Phillips, Cincinnati, .333; Beckley, Cincinnati, .331; Wagner, J., Pittsburg, .329; Kelley, Cincinnati, .327; Clarke, Pittsburg, .322; O'Neill, M., St. Louis, .318; Tenny, Boston, .314; Peitz, Cincinnati, .313; Slagle, Chicago, .313; Smoot, St. Louis, .313; Jones, Chicago, .310; Donovan, P., St. Louis, .309; Banefield, Pittsburg, .309; Beck, Cincinnati, .305; Barry, Philadelphia, .302; Barclay, St. Louis, .301; McGann, New York, .301; Doyle, New York, .300.

BASEBALL PEACE CONFERENCE.

CINCINNATI, Jan. 4.—Chairman Herrmann of the National Baseball League Peace Committee to-day made the positive statement that his committee had full power to act in negotiating for peace with the American League. Herrmann protested against the construction which President Ban Johnson placed on his letter of last Friday, and when asked for a statement said:

"It seems from the telegraphic dispatches from Chicago that an erroneous impression has been made relative to the National League Committee. It has been intimated that the committee has not been delegated with autohrity to act. The contrary is the fact. Our committee has been given full power by the large majority of our clubs, and I so notified Mr. Johnson in my letter last Friday. The committee, however, prefers not fully and finally to exercise that power, without reserving the right on their part, to confer with their colleagues or business partners on the important matters that may present themselves during the conference, with the understanding, however, that they will take such steps as will enable them at any time during the conferences to reach their colleagues without a moment's delay.

"This action on our part has been taken for the reason that the club owners in our league have not been in consultation with reference to any of the important matters that undoubtedly would present themselves during the conferences, and we therefore believe that it is only fair and reasonable that we should reserve the right to confer with those whose financial interests are at stake before coming to any final conclusion on important matters until they have had an opportunity to express their views, notwithstanding the fact that we have been given full power to act. By taking this action there will be no question that our findings will be concurred in.

"If a reasonable reservation of this kind on our part is to be a barrier to peace negotiations, then I cannot comprehend that the other side is anxious to secure it. The National League wants peace. In obtaining it there will be no objection on our part to have a fair, a frank, and open discussion of all the points about which there may be a difference of opinion."

Getting Ready for Poultry Show.

Live poultry, including all sorts of chickens and pigeons, began arriving last night at Madison Square Garden, where the annual exhibition of the New York Poultry, Pigeon and Pet Stock Association will open to-morrow. In the pigeon classes the fancy birds will be more numerous than usual, and the fantails, which are always an object of interest, will have so many Jacobins to contend with for favor that this department will assert itself prominently. In the display of well-known breeds of poultry the Plymouth Rock will more than hold its own with the finest display of barred and white ever given in this country. The game fowls will also be more numerous than before. The pet stock department will show a greater variety than last year, and in the concert hall, where the Atlantic Cat Club will hold forth, cats of high degree will be shown. The show will open promptly at 9 o'clock each morning and will close at 10:30 at night.

Amusements.

BROADWAY Theatre, 41st St. & B'way. Evs. 8. Mats. Wed. & Sat. 2. WEDNESDAY MATINEE, 50c. TO $1.50. John C. Fisher's Musical Success, THE SILVER SLIPPER. by the Authors of "Floradora."

BROADWAY THEATRE ..... SPECIAL. TUESDAY, JANUARY 13, at 1 P. M. GEORGIA CAYVAN TESTIMONIAL. TENDERED BY MISS CAYVAN'S ASSOCIATES. THE GREAT PROGRAMME WILL INCLUDE JULIA MARLOWE, VIOLA ALLEN, MARY MANNERING, ETHEL BARRYMORE, FAY DAVIS, BEATRICE HERFORD, JULIE OPP, AND MRS. LANGTRY, JAMES HACKETT, DAVID BISPHAM, WALTER DAMROSCH, BRUCE MACRAE, WILLIAM FAVERSHAM, AND E. H. SOTHERN; ALSO THE TWELFTH NIGHT CLUB IN A SPECIAL FEATURE. Seats $3.00, $2.50, $2.00, and $1.00, ready TO-DAY at the Broadway Theatre. Those seats already ordered must be called for.

MADISON SQUARE GARDEN. Opens To-morrow—Closes Saturday. New York Poultry, Pigeon and Pet Stock Association (Ltd.) FOURTEENTH ANNUAL SHOW. Thousands of Birds. All the Pigeons. Special Exhibit of Big Birds and Little Ones and Caged Birds, Cavies, Rabbits. Grand Showing of Cats under auspices Atlantic Cat Club. Incubators, Exhibition Yards, Wild Fowl, Game Birds. OPEN 9 A. M. TO 10:30 P. M. Admission 50 Cents. Children 25 Cents.

DALY'S THEATRE ..... SPECIAL. Damrosch Recitals. SIX MUSIC LECTURES ON WAGNER OPERAS. Mondays and Thursdays, 3 P. M., from Jan. 12. First Subject, "Tristan and Isolde," with Lillian Pray, Soprano; second subject, "Parsifal"; third subject, "Rheingold"; fourth subject, "Walkuere." PRICES: SEATS, $1.00 TO 25c., AT BOX OFFICE.

TO-MOR. AFT. 3:30 P. M. DALY'S 30th & B'way. Dan'l Frohman, Mgr. 3:30 P. M. Sam Franko's First Concert. —OF OLD MUSIC.— FIRST APPEARANCE IN AMERICA OF —ARNOLD DOLMETSCH— TUESDAY, JAN'Y 6, AT 3:30 P. M. Seats ready at box office and Ditson's.

New York's Finest MAJESTIC The World's Safest Theatre. Broadway and 59th St. Grand Circle. OPENS THURS., JAN. 15. WITH THE WIZARD OF OZ. Sale of seats and boxes opens Thurs., Jan. 8th.

Manhattan Broadway & 53d Street. Evs. 8. Matinée Sat. at 2. MRS. FISKE MARY OF MAGDALA. Thurs., Jan. 9, 3 P. M.—ARNOLD DOLMETSCH Old Music and Musical Instruments.

DALY'S B'WAY & 30 ..... AT 8:15. Matinées Wed. & Sat., 2:15. "THE BILLIONAIRE" Unrestrictedly funny musical farce in 3 acts. with JEROME SYKES. An unqualified and overwhelming success.

WEBER & FIELDS' MUSIC HALL B'way and 29th. Mat. Tues. & Sat. THE MUSICAL ABSURDITY, TWIRLY-WHIRLY and new burlesque, "The Stickiness of Golstina."

PROCTOR'S 125th St., 23d St., 5th Av. & 58th St. 25c., 50c. Nev. Tu. BIG COMEDY & VAUDEVILLE SHOW'S. Reserved Every Aft. & Eve.—Full Orch.

HARLEM OPERA HOUSE Evgs., 8:15. Matinée Saturday, 2:15. Mr. Weston Grossmith "The Night of The Party."

KEITH'S B'way and 14th. BEST SHOW IN TOWN. 30—GREAT ACTS—30. PRICES 25c. and 50c.

HARLEM OPERA HOUSE Evgs., 8:15. Matinée Saturday, 2:15. Mr. Weston Grossmith "The Night of The Party."

WEST END RICE'S "SHOW GIRL."

"One Cent Buys the Best."

The Leading Evening Paper

THE MAIL AND EXPRESS ONE CENT

(Except Saturdays)

This change is made in recognition of an increasing demand for a bright, accurate and complete newspaper *for the home* at a popular price.

THE MAIL AND EXPRESS will be the only one-cent Associated Press paper publishing in the afternoon detailed and accurate Stock Exchange quotations and commercial market reports, besides all the news that's worth reading. Society, fashions, theatricals and the better class of sporting events—now leading features of the paper—will be given even larger space, and the brighter, better news of our great city attractively and concisely printed.

If you are not now a reader of THE MAIL AND EXPRESS, buy it this afternoon, and you will find that

"One Cent Buys the Best."

ALL CARS TRANSFER TO Bloomingdale's 3D AVE. 59TH & 60TH STS.

Our Great Annual White Event

Starts This Morning.

For Women—
Muslin Underclothes,
Handkerchiefs,
Corsets,
White Goods in Piece.

For Men—
Collars, Cuffs, Shirts,
Handkerchiefs.

For the Home—
Table Linens,
Table Cloths,
Napkins,
Towels,
Doylies,
Tea Cloths,
Comfortables,
Bed Linens.

For Children—
Baby Garments,
Underclothes,
Boys' Shirts,
Collars and Cuffs.

Although market conditions, such as higher wages, more expensive coal and other fuel, advancing freight charges and other extra manufacturing expenses, have had a tendency to greatly advance the cost of every common commodity, we have, nevertheless, managed to make prices in this Great White Event as extraordinarily low as those of last year, and in many instances even lower.

This was brought about only by diligent, ceaseless mercantile manœuvring, covering a period of the past six months, and by a few very large contracts with reputable manufacturers and importers made before the last material advance in manufacturing cost.

Under no circumstances have we allowed real worth to be sacrificed in order to make prices appear little. We've not tried to make price the feature of this sale, except as effected by comparison with the quality of the merchandise in each classification.

And so, in this sense, by actual comparisons, the prices we quote are by far the lowest quoted anywhere in Greater New York.

BLOOMINGDALE BROS., 3d Avenue, 59th and 60th Streets. | BLOOMINGDALE BROS., 3d Avenue, 59th and 60th Streets. | BLOOMINGDALE BROS., 3d Avenue, 59th and 60th Streets.

Wait for It, Watch for It.

Wednesday we will announce the particulars of our Semi-Annual Sale of Men's and Boys' Winter Clothing.

Brill Brothers OUTFITTERS TO MEN AND BOYS.

Four Convenient Stores:

279 Broadway, near Chambers St. | 211 & 219 Sixth Ave., near 14th St.
47 Cortlandt St., bet. Church and Greenwich Sts. | 125th St., cor. 3d Ave.

REWARDS OF YACHTING

The Glory of Winning Is the Biggest Honor, After All.

Expense of Racing Far Greater Than the Prize Values—Amateur Status Strictly Maintained.

In no other sport is the reward to those who participate in it so small, in proportion to the time devoted and the expense entailed, as it is in yacht racing, always excepting the reward in the way of glory. And in no other sport is so little exacted in the way of compliance with formalities. While one may engage in yacht racing at a comparatively small cost, yet in comparison with the return, it is an expensive sport. There is not a penny of perquisite or "rake off" to any club or to any man who engages in the sport. The development and success of yacht racing are due solely to the enthusiasm of those who engage in it, either in the actual racing or in the management of races and the other affairs of the clubs.

The races themselves constitute an expense to the clubs. Two races in a season will cost a small club in prizes, use of committee and stake boats, printing, postage, etc., from $250 to $500. The annual appropriation for the regatta committee of one fairly large club on Long Island Sound, which gives about four open races a year, is from $1,000 to $1,200. The expenses of the largest club on the Sound for the year 1902, including prizes, was close to $15,000, and this sum did not include the cost of several prizes presented by the flag officer and others. Nothing in the way of an entrance fee is charged by any club. In order to enter a race a yacht owner must be a member of some recognized yacht club. Being such, he has only to sign and send to the regatta committee a blank giving the name, rig, racing measurement, racing number, and date of launching of his yacht, and his Post Office address. Even this formality is not rigidly enforced.

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In many instances a yacht owner neglects to fill up and forward his entry blank and simply appears at the last moment at the starting line, sometimes displaying his racing number, sometimes relying upon the Regatta Committee to furnish him with one, and if he crosses the starting line at the proper signal it is considered that he is "entered." Of course, this sort of procedure is very annoying to Regatta Committees, but it is the ambition of every committee to fill up the classes, and to receive informal entries made sometimes just as the signals are changing would cut down the classes and diminish the interest in the race.

Furthermore, there is no penalty for failure to appear at the starting line after an entry has been made. Under ordinary conditions of wind and weather, the entries usually "fall off" about 15 or 20 per cent. A Regatta Committee, counting up sixty or sixty-five entries when it makes up its sailing sheet on the morning of a regatta, considers itself in very good luck when, after the final starting signal has been set, it finds forty-eight or fifty yachts have crossed the line. Explanations of failure to appear are rarely given, and never expected. And when the number of starters is large, when the wind and weather is favorable, when all the yachts, or nearly all, are timed at the finish, and there are no protests, the Regatta Committee congratulates itself on having achieved success, and the club cheerfully pays the bill, with nothing to show for it excepting glory.

On the other hand, when there has been a flat calm in the early morning, with only moderately clear weather in the late forenoon, barely wind enough to move the yachts at the hour of starting, only half the entries to cross the line, a squall or two during the race, and a beggarly half dozen or so of yachts to finish, the Regatta Committee comes back to the clubhouse with little to say "touchin' on or appertainin' to" yacht racing—and the club, perhaps a little less cheerfully, pays the bill, which is just as large in the expense items and in smaller only because of the smaller number of prizes to award.

Nor does the racing yachtsman, as a rule, get much in the way of reward for his racing except glory. There have been instances in which the owner of a small boat, built at little cost, has been fortunate enough to win prizes in the course of a season of aggregate value greater than that of his boat, but they are exceedingly rare. Frequently it costs a yacht owner as much or more to win a prize than it is worth, and it costs him about as much to attempt to win, and to finish third, fourth, or fifth in a class. There is no hard and fast rule as to the value of prizes, but many clubs on Long Island figure roughly the value of a prize to be "half the class limit," as it is expressed; that is, a prize for the 30-foot class should cost not less than $18; one for the 36-foot class approximately $12.

The proportion does not hold good in the larger classes. One could not expect the small 70-footer to race for a thirty-five-dollar prize. From $100 to $250 is about the range for such yachts, and a club that is fortunate enough to get the ninety-footers to run should not stop far short of $400 or $500 in offering a prize for them. This is from the point of view with due regard for the latter's self-respect. The value of prizes is not often announced in advance, and a yachtsman who will race at all will race for "any old thing," it bears the colors of the club and a suitable inscription.

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The cost of hauling out and repairs on a racing yacht is considerable. A yacht that races throughout a season must be hauled out for cleaning every three or four weeks at least, and perhaps at shorter intervals, and if it is of considerable size it must go to a shipyard for this purpose, at an expense of perhaps $10, for example, for a thirty-six-foot yacht. Then, a racing man never favors his boat in a thrash to windward unless he is forewarned by the giving way of some small matter, and spars, rigging, and sails are put to such strains that they wear out much faster than they do in ordinary sailing. Then a bowsprit, topmast, or mast itself is carried away on occasion; halyards and sheets part, and other sails blow to pieces. "It's all in the game"—and in the expense account—and when a yachtsman averages these expenses against the prizes he has won—or even tried to win—of "half the class limit," he has cut down the net value of his winnings very considerably.

Of course there is the expense of crews. A yacht of the thirty-six-foot class is allowed a crew of seven persons, including the helmsman, three of whom may be paid hands or "professionals." Such a yacht usually carries one paid hand throughout the season. Others can be had; a day at a time, from $2 to $3 a day. Amateurs are frequently hard to get because of the demand for clever amateurs to sail yachts belonging to men who are not expert, and partly because there is absolutely nothing in the fun of the thing and no dinner after the race to every amateur who sails on another man's boat. A very popular yacht owner will generally secure the sailors he requires without difficulty if he goes about it in time. One who is comparatively unknown, on whose personality is of the passive sort, may have to depend largely upon his allowances of professionals.

A well-known young yachtsman and a popular one began racing last year in a 30-footer, but after a few regattas changed to a 36-foot yacht which he also owned. Because he had difficulty in getting his amateur crew for the smaller boat, while he could handle the larger one successfully with the three paid hands he was allowed to carry. But wages to extra crews count heavily against the value of a prize, and in the case of an amateur crew a dinner at the club with a bottle or two of wine and cigars of extra quality, in case of winning, constitute considerable expense. At the end of a season the owner of a very successful 36-footer who cares to keep books will find that it has cost him more to win his prizes than they are practically worth.

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The amateur sailor who does not own his yacht there is no reward, whether he sails as skipper or a member of the crew. He does not take anything whatever, directly or indirectly, for his services. If he does so he loses his amateur standing, and that is as dear to the amateur sailor as gold or precious stones. There is one club on Long Island Sound that sometimes offers, in addition to the usual cup for the winning yacht, individual prizes for the members of the winning crew, provided that the crews of all the yachts sailing the class are exclusively amateurs, but the conditions are not often fulfilled.

There is one very clever amateur on Long Island Sound, an official of a prominent club, whose services are in demand every year by some yacht owner who has not the skill to sail his own boat. During the past five years he has sailed, as skipper, in from 15 to 18 races a year, and he has won a third or more of them, and the only thing he possesses to show for it all is a silver match box emblazoned with code flags; an individual prize won at a race given three or four years ago by the club referred to above.

As for the racing official, when he comes ashore after a successful race, in which no mistakes of management have been made, a dozen men will pat him on the back, while a dozen others will grumble at him because he has curtly refused to answer foolish and entirely irrelevant questions when he has been setting signals or watching the chronometer at a close finish. If the Commodore or a leading club member or a prominent racing man comes up with a sparkle in his eye, takes his hand and says "Bully," his reward is complete, and he is ready to explain to the Board of Trustees the necessity of every item of expense. But when wind, weather, and other conditions have made a successful race impossible, then things are different, and the racing official is ready, for the moment only, to declare himself out of the game forever.

To use a common phrase, there is "nothing in the game," excepting glory and personal satisfaction, for any one who engages in it, and it is just this condition of affairs that helps to make and maintain yacht racing as a gentleman's sport. Yachtsmen are proud of it as such, and proud of the conditions that make it such, and not for worlds would they consent to any change that might possibly lower the tone of the sport, or might lead any one to engage in it from any motive other than that engendered from pure enthusiasm.

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Complete Repair Shop & Repair Dept.

TURF YEAR OPENS TO-DAY.

Nominations Due for the Brooklyn, Suburban, and Brighton Handicaps.

The turf's new year will come for horsemen of the Eastern race tracks to-day when racing interests for 1903 will have its nominal beginning, the date having been selected by the majority of the great racing associations of New York as the time for the closing of the most popular and important stake events of the season to come. At the same time there also will be closed a number of the great prizes of the turf for years that are in the still far distant future. Though the names of horses engaged already are known for the earlier of the Southern and Western events, the speculation still is limited to the bounds of what may be in the three chief handicaps of the New York turf season,—the Brooklyn, Suburban, and Brighton Handicaps—all of which will close to-day. Then, too, the last nominations for the several stakes for horses of from two years of age up to the all-aged division will be made for the 1903 meetings of the Brooklyn Jockey Club, the Coney Island Jockey Club, and the Brighton Beach Racing Association.

The only important New York race track that does not figure prominently in the promise of probabilities for the day is the Westchester Racing Association, the stake programme for which has not yet been announced, the closing of the Westchester stakes having been set later and later in the season, until now it is recognized as turf custom for the Westchester fixtures, among which the chief stake is the Metropolitan Handicap, to close six weeks or so after the established events of the other great tracks. The prospects for the Brooklyn, Suburban, and Brighton Handicaps are the absorbing topics to the patrons of the turf.

Each of these races is at a distance of one mile and a quarter, and because of the difference in the dates that probably will be assigned for the several racing clubs, the races for the three events will stretch over a period of nearly two months. It has happened many times in the past that the horse that did not train early has had plenty of time to come around and show his best in the later big events, and the length of time between the first and last races makes a strong attraction for owners. The big handicaps owe their popularity to this uncertainty, aside from the additional element of chance that the work of a conscientious handicapper puts in the possibilities of the races.

The values of the three stakes this season offer further inducements for horse-owners to take chances, for the list so far is a string of events that will compare favorably with the richest handicaps ever run in this country, the added money for each race being $10,000, and the estimated worth of each stake being close upon $20,000. There is every probability that the Metropolitan Handicap this season also will be equal to the best of the other big handicaps.

The uncertainty and interest attached to the Spring "classics" this season will be greater than ever, for in spite of the increased number of horses that are trained East and West, it would be hard to select any season in the past ten or twelve where there were fewer really high-class horses that gave promise of figuring in the Spring handicaps. The breakdowns and the retirements of last year took out of consideration about the best of the horses of the aged division, Alcedo, Gold Heels, Banastar, and Watercolor being the specially notable ones that either went wrong or were withdrawn from training.

The hopes for the great handicaps thus are left with the four-year-olds, and if there are to be really good promise for any of the mile and a quarter struggles the horses that now are four years old and the doubtful element among the three-year-olds must give it. Of the four-year-olds, Major Daingerfield beat all the colts of the East time and again last season, winning about all the important stakes of the season for horses of his age, and that, too, in spite of the fact that horsemen from early in the year until Major Daingerfield had run his last race of the year were bewailing the fact that there was no really good three-year-old, and declaring that in any ordinary year Major Daingerfield would rank as no better than second class. After Major Daingerfield had been retired, because of the fact that he had no more stake engagements, Hermis came to the front and made a tremendous impression by carrying high weights and beating a jaded and rather common lot of horses. Col. Bill also showed to advantage in all aged handicaps, but chiefly under light weights. McChesney raced entirely in the West and South, but the East rated him rather low, basing estimates on the form showed in Chicago and later in New York by the American Derby-winner Wyeth.

With the closing of the three big handicaps to-day, there also will be closed a long list of other stakes to be run at the Gravesend, Sheepshead Bay, and Brighton Beach race tracks. These fixtures include the usual average of races for horses two years old, horses three years old, and horses three years old and upward—and for hurdle racers and steeplechasers. Throughout the list of events that are open until to-day, the values announced by the three clubs are liberal, the general average being considerably above the figures of the past seven years. All the old and popular fixtures are renewed, and several important additions are added to the list of stakes to be run, the additions in general being races for horses three years old or three years old and upward, over distances longer than common of recent years in the East. The increased distances and values all are in accord with the policy of the Jockey Club to encourage distance racing, but there has as yet been no indication on the part of the body governing the turf to diminish the temptation for owners of racing stables to over-race their two-year-olds.

CROSS-COUNTRY RUNNING.

Another Bad Day for the Local Harriers —Mohawk, Star, and Brooklyn A. C. Runs.

Every Sunday the members of the Mohawk Athletic Club hold an invitation cross-country run, starting and finishing at the clubhouse, on Walton Avenue. A few weeks ago one of their number was arrested for violating the Sunday laws by taking part in a run, and since that time the runners have been ever watchful, fearing that they too might fall into the hands of the police. Yesterday afternoon nineteen thinly clad athletes started from the clubhouse with the intention of running as far as Burnside Avenue and back, but when their leader, T. O'Connor of the Pastime Athletic Club, reached One Hundred and Seventy-seventh Street and Jerome Avenue he espied three mounted policemen, some distance away in the direction of Burnside Avenue. O'Connor changed his course, and instead of going over the proposed route led the pack into Girard Avenue, down which the lads ran and scampered home again. O'Connor, who was a good long-distance runner two years ago, only returned to the game during the last few weeks, and in the run home he was easily outfooted by R. Todd of the Union Athletic Club and Fred Kirker of the Mohawk Athletic Club, who finished first and second about thirty yards apart. The others reached home as follows: T. O'Connor, Pastime A. C.; F. Hanlon, Mohawk A. C.; M. Spring, Pastime A. C.; L. Marks, Pastime A. C.; C. Vaughan, S. Kelly, W. A. Holzer, H. Menges, Mohawk A. C.; J. Cohen, J. Morrisey, Pastime A. C.; H. Dorr, Mohawk A. C.; J. Wittenberger, Pastime A. C.; S. McClelland, D. McCarthy, Mohawk A. C., and J. White, Xavier A. C.

Two packs, slow and fast, started in the weekly cross-country run of the Star Athletic Club yesterday. In all there were seventeen contestants, and every one of them finished. The first four to cross the finish line belonged to the slow pack, which had an allowance of fifteen minutes, but their actual running time was not taken. R. Gramlich and T. Winfield, both members of the local club, finished first and second only two yards apart; T. Kern of the Boys' Club, New York, was third, and W. Green, Star A. C., fourth. Five minutes later T. Kennedy, Star A. C., the leader of the scratch or fast pack, got home, having covered the full course, four and a half miles, in 25:40, the best time made this season. The others finished as follows: J. Sullivan, Star A. C.; J. Liebgold, Boys' Club; D. Kennedy, W. Hugg, J. Donohue, Star A. C.; J. Hines, J. Cicus, L. Smollick, Boys' Club; J. O'Day, Xavier A. A.; W. Kreager, Star A. C., and J. Smollick and W. F. Futterman, Boys' Club.

Thomas Wallace of the Brooklyn Athletic Club, Williamsburg, who won last week's cross-country run, was again in front of his field yesterday, and covered the five-mile course in 38:12. The roads were very muddy and the going was heavy all the way. Out of the fifteen who started only seven finished. The competitors started from Skillman Avenue and cut through Cooper's Lane to Tumble Hill, thence to the Penny Bridge, around Calvary Cemetery, and over the Maspeth route home. Following is the order in which they finished: Thomas Wallace, Jake Sedelmeyer, John Bowen, Fred Sedelmeyer, Brooklyn A. C.; Arthur Boyd, Hudson A. C.; Leonard Parker, and Harry Joyce, Brooklyn A. C.

Waiting Thousands Will Welcome This Sale!

The grandest buying chance of a year is at your disposal. To-morrow, Tuesday, at 8 A. M., the sale of all sales begins. Mountains of merchandise begin to move. This is a reckless offer of high-class clothing and does away with profits and cuts heavily into cost, and hands it out to you at next to nothing.

For Reasons Which We Do Not Deem It Necessary to State This Stock Must Be Sold.

A fresh, new Winter stock. Suits, Overcoats, Trousers, Furnishings, Hats and Shoes regardless of cost.

January Clearance Sale of Men's Overcoats.

Men's $12.50 and $15 Overcoats for $5.75
In blues, blacks and brown kerseys.

Men's $18 and $20 Overcoats for $9.75
New and beautiful Overcoats, hand tailored; lengths 48 to 52 inches.

Men's $22, $25 and $28 Overcoats for $13.75
In all the new, up-to-date styles; imported fabrics.

Men's $30 and $35 Overcoats for $18.75
All these garments are hand tailored and foreign fabrics.

Men's $40 and $50 Overcoats for $23.75
The world's best garments, imported fabrics, in montagnacs, vicunas and patent beavers; every one silk lined.

January Clearance Sale of Men's Suits.

Men's $13.00 and $13.50 Suits for $7.75
All styles, blues, blacks and fancy cassimeres.

Men's $15.00 and $18.00 Suits for $9.75
In single and double breasted; 40 styles to select from.

Men's $20.00 and $22.00 Suits for $11.75
In all colors and fabrics, single and double breasted styles.

Men's $22.50 and $25.00 Suits for $14.75
In imported fabrics, single and double breasted styles, 100 styles to select from

Men's $28.00 and $32.00 Suits for $18.75
Made of the costliest worsteds, tweeds, vicunas; single and double breasted.

January Clearance Sale of Boys' Clothing

BOYS' ALL-WOOL CORDUROY PANTS, value 75c. and $1.00; sizes 3 to 16 ..... 29c
BOYS' ALL-WOOL 2-PIECE SUITS, in blue, black and fancy cheviots, value $3.00 and $4.00; sizes 7 to 16, at $1.95
BOYS' ALL-WOOL 2-PIECE SUITS, fancy mixtures; sizes 8 to 16; value $4.50 and $6.00, at $2.95
BOYS' ALL-WOOL 2-PIECE SUITS, blue and black serges and fancy mixtures; sizes 8 to 16; value $6.00 to $8.00, at $3.95
BOYS' ALL-WOOL 3-PIECE SUITS, blue, black and fancy mixtures; sizes 10 to 16; value $5.00 and $6.00, at $3.45
BOYS' ALL-WOOL 3-PIECE SUITS, blue and black serges and cheviots; sizes 10 to 16; value $7.00 to $10.00, at $4.95
YOUNG MEN'S LONG PANTS SUITS, blue, black and fancy mixtures; sizes 15 to 20; value to $6.50 to $8.00, at $4.85
YOUNG MEN'S SUITS, double and single breasted, in fancy mixtures; sizes 15 to 20; value $8.00 to $12.00, at $6.85
YOUNG MEN'S SUITS, dark mixtures, military style; sizes 16 to 20; value $12.00 to $15.00, at $8.85
BOYS' REEFER AND MIDDY COATS; sizes 3 to 10; value $10.00 to $12.00, at $5.00
BOYS' OVERCOATS; sizes 4 to 16; value $8.00 to $12.00, at $5.00

January Clearance Sale of Rain Proof Coats.

Men's Overcoats, 50 inches long, absolutely all wool, rain proof, extra heavy weight, silk sleeve lining, guaranteed $12.50 value, for..... $5

Men's Winter Weight Rain Proof Overcoats, half silk lined, chock full of style, 48 to 52 inches in length; 14 styles to select from; they are $22 and $25 values, for..... $10

January Clearance Sale of Men's Furnishings.

15c. Linen Collars, to go at 05c
25c. and 35c. Wool Hosiery, to go at 17c
35c. Suspenders, to go at 19c
50c. Cashmere Gloves, to go at 22c
50c. Neckwear, to go at 25c
50c. and 75c. Wool Shirts and Drawers, to go at, each 35c
75c. Neckwear, to go at 39c
$1.00 Neckwear, to go at 47c
$1.00, $1.50 and $2.00 Silk Suspenders, to go at 48c
$1.00 White Shirts, to go at 59c
$1.50 Colored Shirts, plain and pleated bosom, to go at 79c
$1.00 and $1.25 Dogskin Gloves, to go at 85c
$1.00 and $1.25 Wool Shirts and Drawers, to go at, each 85c
$1.50 Silk and Wool Fleeced Shirts and Drawers, to go at, each 95c
$1.50 Royal Silk Plush Shirts and Drawers, to go at, each 95c

January Clearance Sale of Men's Hats.

Large assortment of Men's Fine Hats, in all the latest shapes and colors. $2.00, $2.50 and $3.00 grades to go at $1.45; $3.50 and $4.00 grades to go at $2.45

January Clearance Sale of Men's Pants

Men's Pants, values $3.00, for $1.75
Men's Pants, values $4.00 and $5.00, for ... $2.75
Men's Pants, values $5.50 and $6.00, for ... $3.75
Men's Pants, values $6.50 and $8.00, for ... $4.75

January Clearance Sale of Men's Shoes.

Our entire Shoe Stock must go regardless of cost. Closing out department. The greatest bargains ever offered—$3.00, $3.50 and $4.00 Shoes all to go at $2.29

Open Saturday Nights Until 9.

Taylor Clothing Co.
Cor. Broadway and Chambers St.

Wanted, Furnishing, Hat and Shoe Salesmen.

Bankruptcy Notices.

IN THE DISTRICT COURT OF THE UNITED States for the Southern District of New York.—In Bankruptcy.—In the matter of GEORGE O. BORTON and SAMUEL B. BORTON, individually and as copartners composing the firm of GEORGE O. BORTON & CO., Bankrupts.—No. 5,424.—Notice of sale at auction.

To the creditors of the above-named bankrupts:

Notice is hereby given that personal property belonging to the estate of the above-named bankrupt will be sold under the direction of J. Dorman, the trustee, at public auction by Charles Shongood, auctioneer, at No. 26 Liispenard Street, in the City of New York, on the 14th day of January, 1903, at 10½ o'clock A. M. of said day; a general description of said property is as follows: Wines and liquors in bottles, kegs, and barrels; tobacco and cigars, safe, desks, letter-press, ladder, show-cases; empty boxes, bottles, and demijohns; tools, chairs, and sundry articles of store fixtures.

The Trustee reserves the right to withdraw any of said property from sale unless it shall bring at least seventy-five per centum of appraised value.

SEAMAN MILLER,
Referee in Bankruptcy,
No. 346 Broadway, New York City, N. Y.
Dated December 31, 1902.

Surrogate Notices.

SCHUMANN, CHARLES WILLIAM.—In pursuance of an order of Hon. Frank T. Fitzgerald, a Surrogate of the County of New York, notice is hereby given to all persons having claims against CHARLES WILLIAM SCHUMANN, late of the County of New York, deceased, to present the same, with vouchers thereof, to the subscribers, at their place of transacting business, No. 937 Broadway, in the City of New York, on or before the 16th day of June next.

Dated New York, the 4th day of December, 1902.

CHARLES WILLIAM SCHUMANN, Jr.,
GEORGE HENRY SCHUMANN,
Executors.
WEEKES BROTHERS, Attorneys for Executors, No. 45 William Street, Borough of Manhattan, New York City. d5-1awGmM

Horses, Carriages, &c.

(Established 1867.)
VAN TASSELL & KEARNEY'S
Auction Sales
OF HORSES AND CARRIAGES
ARE HELD REGULARLY EVERY
TUESDAY AND FRIDAY
(Commencing at 10 o'clock)
AT THEIR HORSE AUCTION MART,
130 and 132 East 13th St.,
Between Third and Fourth Aves., New York.
Catalogues ready morning of each sale. Purchasers will always find a large and interesting list to select from.
Those desiring to sell can make entries at any time up to 5 P. M. the day before the sale.

INCORPORATED IN NEW JERSEY.

Iron Pipe and Supply Company; capital, $100,000. Incorporators—William S. D'Arcy, Thomas McClinchey, and Thomas J. McKenna.

Enterprise Shoe and Clothing Company; capital, $20,000. Incorporators—Edmund J. Levy, John J. Nolan, Walter Kiwall, and Julius Levy.

Surrogate Notices.

SCHNUGG, JOHN.—In pursuance of an order of Hon. Frank T. Fitzgerald, a Surrogate of the County of New York, notice is hereby given that all persons having claims against JOHN SCHNUGG, late of the County of New York, deceased, to present the same, with the vouchers of their respective amounts, to the subscribers, at their place of transacting business, at the office of Quackenbush & Wise, No. 25 Pine Street, in the City of New York, Borough of Manhattan, on or before the 8th day of June, 1903.—Dated New York, the 29th day of November, 1902.

FRANCIS SCHNUGG,
ANNA M. KLEMANN,
MARIA A. KOCH,
Executors.
QUACKENBUSH & WISE, Attorneys for Executors, 25 Pine Street, Borough of Manhattan, New York City.

NEWHALL, ELIZABETH.—IN PURSUANCE of an order of Hon. Abner C. Thomas, a Surrogate of the County of New York.

Notice is hereby given to all persons having claims against ELIZABETH NEWHALL, late of the County of New York, deceased, to present the same, with vouchers thereof, to the subscribers at their place of transacting business at the office of Herbert M. Johnston, No. 271 Broadway, in the Borough of Manhattan, in the City of New York, on or before the 24 day of March, 1903.

Dated New York, the 25th day of August, 1902.

CHANNING S. NEWHALL, HERBERT M. JOHNSTON, Administrators. GEORGE W. McADAM, attorney for Administrators, 271 Broadway, Borough of Manhattan, New York City. au28-lawGmM

BROTHERSON, ALLETTA.—The People of the State of New York, by the grace of God, to and independent to WILLIAM F. MOLENAR, Wemple, and Charles Wham, Jr., three of the heirs and next of kin of ALLETTA BROTHERSON, deceased, send greeting:

Whereas, After due search, the City of New York has lately applied to the Surrogates' Court of our County of New York to have a certain instrument in writing, bearing date the ninth day of December, 1896, relating to both real and personal property, duly proved as the last will and testament of Alletta Brotherson, late of the County of New York, deceased, therefore you and each of you are cited to appear before the Surrogate of our County of New York, at his office in the County of New York, on the 5th day of February, one thousand nine hundred and three, at half-past ten o'clock in the forenoon of that day, then and there to attend the probate of the said last will and testament.

And such of you as are hereby cited as are under the age of twenty-one years are required to appear by your guardian, if you have one, or if you have none to appear and apply for one to be appointed, or in the event of your neglect or failure to do so a guardian will be appointed by the Surrogate to represent and act for you in the proceeding.

In testimony whereof we have caused the seal of the Surrogates' Court of the said County of New York to be hereunto affixed. Witness, Hon. Abner C. Thomas, a Surrogate of our said County of New York, at said county, the eleventh day of December, in the year of our Lord one thousand nine hundred and two.

(L. S.) J. FAIRFAX McLAUGHLIN,
Clerk of the Surrogates' Court.
FRAZER, SMITH, WHITE & SEAMAN, Attorneys for Petitioner, 141 Broadway, New York, N. Y. d15-1awTuM

THE NEW YORK TIMES gives the best service for the least money, for its circulation is the greatest quantity of quality.

Bankruptcy Notices.

UNITED STATES DISTRICT COURT FOR THE Southern District of New York.—ALEXANDER BRODY and HYMAN KRAMER, composing the firm of Brody & Kramer, bankrupts.

Notice is hereby given that Alexander Brody and Hyman Kramer, bankrupts, have filed their petition, dated December 19th, 1902, praying for a discharge from all their debts in bankruptcy, and that all creditors and other persons are ordered to attend at the hearing upon said petition before the Hon. George B. Adams, United States District Judge, in the United States Court House and Post Office Building, in the City and County of New York, on Monday, January 19th, 1903, at 9:30 A. M., and then and there show cause, if any they have, why the prayer of said petitioner should not be granted, and also attend the examination of the bankrupt thereon.

MACGRANE COXE,
Referee in Bankruptcy.
New York, January 5, 1903.

UNITED STATES DISTRICT COURT FOR THE Southern District of New York.—ALEXANDER BRODY and HYMAN KRAMER, composing the firm of Brody & Kramer, bankrupts.

Notice is hereby given that Alexander Brody and Hyman Kramer, bankrupts, have filed their petition, dated December 19th, 1902, praying for a discharge from all their debts in bankruptcy, and that all creditors and other persons are ordered to attend at the hearing upon said petition before the Hon. George B. Adams, United States District Judge, in the United States Court House and Post Office Building, in the City and County of New York, on Monday, January 19th, 1903, at 9:30 A. M., and then and there show cause, if any they have, why the prayer of said petitioner should not be granted, and also attend the examination of the bankrupts thereon.

MACGRANE COXE,
Referee in Bankruptcy.
New York, January 5, 1903.

NO. 5,275.—IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of JOHN H. LIVINGSTON COMPANY, Bankrupt.—In Bankruptcy.

To the creditors of John H. Livingston Company of the County of New York and district aforesaid, bankrupt:

Notice is hereby given that on the 29th day of November, A. D. 1902, the said John H. Livingston Company was duly adjudicated bankrupt, and that the first meeting of creditors will be held at the office of John J. Townsend, Referee, No. 45 Cedar Street, in New York City, on the 21st day of January, A. D. 1903, at 10 o'clock in the forenoon, at which time said creditors may attend, prove their claims, appoint a trustee, examine the bankrupt, and transact such other business as may properly come before said meeting.

JOHN J. TOWNSEND,
Referee in Bankruptcy.
Jan. 3d, 1903.

Surrogate Notices.

CATTUS, FENELON C.—In pursuance of an order of Hon. Abner C. Thomas, a Surrogate of the County of New York, notice is hereby given to all persons having claims against FENELON C. CATTUS, late of the County of New York, deceased, to present the same, with vouchers thereof, to the subscribers at their place of transacting business, No. 23 South William Street, Borough of Manhattan, in the City of New York, on or before the 20th day of January next.—Dated New York, the 21st day of July, 1902. JOHN V. A. CATTUS, Executor. ADONES H. CATTUS, Executor. GILBERT M. SPEIR, Attorney for Executors, 49 Wall Street, Borough of Manhattan, New York City. jy21-lawGmM

Bankruptcy Notices.

NO. 5,494.—IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of JAMES M. MacDONALD, Bankrupt.—In Bankruptcy.

To the creditors of James M. MacDonald of the City and County of New York, and district aforesaid, a bankrupt:

Notice is hereby given that on the 18th day of December, A. D. 1902, the said James M. MacDonald was duly adjudicated bankrupt, and that the first meeting of creditors will be held at the office of Peter B. Olney, Esq., Referee in Bankruptcy, No. 68 William Street, New York City, on the 15th day of January, A. D. 1903, at 10 o'clock in the forenoon, at which time the said creditors may attend, prove their claims, appoint a trustee, examine the bankrupt, and transact such other business as may properly come before said meeting.

PETER B. OLNEY,
Referee in Bankruptcy.
January 3, 1903.

NO. 5,431.—IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of ANNIE SCHAEFER, Bankrupt.—In Bankruptcy.

To the creditors of Annie Schaefer of the City and County of New York, and district aforesaid, a bankrupt:

Notice is hereby given that on the 28th day of November, A. D. 1902, the said Annie Schaefer was duly adjudicated bankrupt, and that the first meeting of creditors will be held at the office of Peter B. Olney, Esq., Referee in Bankruptcy, No. 68 William Street, New York City, on the 15th day of January, A. D. 1903, at 10 o'clock in the forenoon, at which time the said creditors may attend, prove their claims, appoint a trustee, examine the bankrupt, and transact such other business as may properly come before said meeting.

PETER B. OLNEY,
Referee in Bankruptcy.
January 3, 1903.

NO. 4,628.—IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of MAX KAISER, Bankrupt.—In Bankruptcy.

To the creditors of Max Kaiser of the City and County of New York and district aforesaid, a bankrupt:

Notice is hereby given that on the 25th day of February, A. D. 1902, the said Max Kaiser was duly adjudicated bankrupt, and that the first meeting of creditors will be held at the office of P. K. Pendleton, No. 27 Stone Street, Room 1,401, in New York City, on the 19th day of January, A. D. 1903, at 10 o'clock in the afternoon, at which time the said creditors may attend, prove their claims, appoint a trustee, examine the bankrupt, and transact such other business as may properly come before said meeting.

P. K. PENDLETON,
Referee in Bankruptcy.
January 5th, 1903.

IN THE DISTRICT COURT OF THE UNITED States for the Southern District of New York.—In Bankruptcy.—In the matter of MORRIS J. PERLOWITZ, Bankrupt.

To the creditors of said Morris J. Perlowitz, Bankrupt, has filed his petition, dated December 3d, 1902, praying for a discharge from all his debts in bankruptcy, and that all creditors and other persons are ordered to attend at a hearing upon said petition before the Hon. George B. Adams, United States District Judge, in the United States Court House and Post Office Building, in the City and County of New York, on Monday, January 19th, 1903, at 9:30 A. M., and then and there show cause, if any they have, why the prayer of said petitioner should not be granted, and also attend the examination of the bankrupt thereon.

STANLEY W. DEXTER,
Referee in Bankruptcy.
Dated January 3d, 1903.

The New York Times.

"All the News That's Fit to Print."

PUBLISHED EVERY DAY IN THE YEAR.

NEW YORK, MONDAY, JAN. 5, 1903.

OFFICES:

NEW YORK:
Publication Office.....41 Park Row
Harlem Office.....150 West 125th Street
WASHINGTON.....Washington Post Building
PHILADELPHIA.....Public Ledger
Sixth and Chestnut Streets.
LONDON: The Times, Printing House Square, E.C.

Entered at the New York Post Office as second-class matter.

SUBSCRIPTION RATES:

BY MAIL, POSTAGE PAID.

DAILY, per Week	$0.12
DAILY AND SUNDAY, per Week	0.17
DAILY, per Month	0.50
DAILY AND SUNDAY, per Month	0.70
DAILY, per Year	6.00
DAILY AND SUNDAY, per Year	8.50
SUNDAY, with Magazine and Financial Supplements, per Year	2.50
THE NEW YORK TIMES SATURDAY REVIEW, per Year	1.00

For postage to foreign countries for daily and Sunday editions add $1.10 per month.

FOURTEEN PAGES.

THE POLICE AND THE LIQUOR QUESTION.

It is noteworthy that when Police Commissioner GREENE was asked as to his policy on the liquor question he responded with a blunt refusal to discuss the matter. There was no reference to it in any direct form in his brief instructions to the Inspectors on Thursday. Whatever the police officers of any grade are doing in regard to the enforcement of the liquor tax law, usually known as the Raines law, they are doing under their interpretation of their general duties, to which they have reason to expect that the Commissioner will hold them strictly.

This is undoubtedly the wisest course that the new Commissioner could take. There is no need and there is no excuse for a special policy as to the treatment of this class of offenses against the law, and certainly there is no occasion for the discussion of such a policy—something that has already considerably been overdone under Mayor Low's administration. Least of all is there occasion for a declaration that any law on the statute books cannot be enforced. Whatever difficulties may arise in the course of his work, the Commissioner is entitled to deal with them as they occur, and there is every reason to infer that he will deal with them intelligently, firmly, and loyally. Meanwhile the spirit and the letter of his instructions to the Inspectors must be held to require them to suppress the liquor-selling places which are notoriously connected with various vile and vicious practices. Saloons or hotels that are the resorts of gamblers, thieves, and prostitutes, and in or through which these carry on their nefarious occupations, must obviously be closed or cleaned up. There is no difficulty in that, and it is not probable after what has happened at the outset of Gen. GREENE'S administration any will be made.

The real trouble with the police handling of the excise matter comes from two sources. One is the corruption to which liquor selling has given rise and the other is the sentiment against the entire suppression of the sale of liquor on Sundays, which sentiment makes the question one of party politics. It is the former that Gen. GREENE will have first to tackle, and he has gone into it in a businesslike way. The suspension of officers under charges and the return to the ranks of the wardmen and plain-clothes men, the class among whom are the men that have collected the money and generally "run" corrupt business, has plainly confused and frightened those in the force who have profited most by this business and has given the Commissioner time to reorganize his subordinates with a view to better work in the future. It will not be an easy task, but with steadiness, energy, courage, and decision much can be done.

The other difficulty is not so readily met. The liquor law is narrow. It was not, perhaps, in the minds of its authors intended to be enforced with absolute strictness in the cities any more than it is in the country, where its authors reside and where it is most laxly administered. It was passed at a time when the Police Board was bi-partisan and when the money from the saloons did not go to the Tammany men alone. But with all its narrowness it must be remembered that the law does permit the sale of liquor under certain conditions on Sunday. It has been found that a hotel license for liquor selling alone does not pay except in connection with a saloon, and the saloons, to make their places pay, have in great numbers resorted to vicious uses for the rooms they are compelled to provide. These at any rate the police can suppress, and it is most likely that they will do so. If in doing so they offend the sentiment we have referred to a new question will arise, for then the political pressure will be brought to bear, and to this the Mayor has not in the past shown himself indifferent. But that is not a matter for the Commissioner. He will have to do his duty firmly and with proper discretion, and in that he will deserve the support of all right-minded citizens. We have no doubt that he will get it. After the partnership between the police and the vicious saloons has measurably been broken up it may be found that a reasonable number of saloons with hotel licenses can be run cleanly and profitably and to the satisfaction of rational public sentiment. This at least is a solution toward which the minds of our German fellow-citizens especially might be turned with advantage. They want beer on Sunday and they do not want corruption and vice, and it may be possible for them to aid in getting the former without the latter.

THE RAILWAY COMMISSION'S ORDER TO MANHATTAN.

The action of the State Board of Railroad Commissioners in issuing the order just made public requiring the management of the Manhattan Elevated Railroad to make certain sweeping changes in their arrangements for handling the travel dependent upon them will be received with satisfaction. It requires, however, some consideration.

The order contains three specific provisions which invite separate consideration. The first is that between an early morning hour and midnight as many trains shall be run on the lines of the elevated system as during the rush hours, with the distinct proviso that the number run during rush hours shall not be diminished.

It is agreed that on parts of the system and during parts of the day and evening the number of trains run has been less than was required to accommodate the public to the satisfaction of all who wanted to ride. It has never been believed, and is not true, that the most liberal provision for passengers before, between, and after the rush hours demanded that the rush hour service should be maintained from sunrise, or earlier in Winter, until midnight. This will entail to the company a great and needless expense, and will provide accommodations so far in excess of the public requirement that many of the seats will be empty. Proper car cleaning will be rendered impossible, necessary repairs must be neglected, and the danger of accidents will be increased in geometrical ratio as the number of trains in odd hours increases arithmetically. A much wiser exercise of the commission's powers would have been found in making a careful study of the whole subject and directing such practical increase in the train service outside the rush hours as might be required to afford reasonable and comfortable accommodation for the traveling public. In its present form this part of the order, compliance with which is an impossibility, defeats the ostensible purpose of the commission in issuing it.

The second specific requirement is that during January, February, and March the management shall add 300 cars to its rolling stock equipment, and shall put the new cars into service as soon as received at the rate of 100 a month. If these cars are not already ordered and delivery responsibly promised they simply cannot be had. The condition of the order books of the car shops is such that the order of the Manhattan Company for 300 new cars to be delivered during the present and two succeeding months could not be placed. This would suggest the thought that the commission has taken advantage of a fact known to its members to gain what credit may result from ordering to be done forthwith what has already been anticipated by the management.

The third specific requirement is that the Manhattan management shall "take immediate steps" to construct third tracks from Ninth to Fifty-ninth Street on Third Avenue, from Canal to One Hundred and Twenty-ninth Street on Second Avenue, and from Fourteenth to Cortlandt Street on Ninth Avenue. That the company should have the right to lay such third tracks as may be needed to accommodate its large and increasing long-haul traffic may be conceded without discussion. It is, of course, to be regretted that any increase in the number or, so to speak, density of these unsightly structures is necessary, but since it is necessary to permit the utilization of the structures already existing to their full capacity the commission has done wisely in so prescribing. There would, however, appear to be a good many difficulties in the way of prompt compliance with this requirement of the order which are not dissolved by the commission's ipse dixit. Heavy damage claims will have to be met, vexatious injunctions resisted and dissolved and, considering all that it may reasonably foresee in this connection, it is not to be expected that the Manhattan management will manifest any reckless enthusiasm in complying with the third track requirement.

Everything considered, the conclusion is irresistible that the commission might with advantage have given more time to the consideration of problems which do not admit of an off-hand solution.

OVERCAPITALIZATION.

No idea was ever more mistaken than that the investing public needs to be protected against the temptation to rush blindly into the market and buy the securities of the "trusts" to the extent of millions of dollars, only to find that it has been helping inflate balloons. There are very large issues of such securities which could not be floated even for as much as they are believed by good judges to be intrinsically worth. This is because there are too many of them. The range of quotations for this class of securities would seem to show that the public has already squeezed the water out of what are deemed overcapitalizations by rating bonds according to the value of the security underlying them, rating preferred stocks according to the probable ability of the corporations continuously to earn the dividends for which they are preferred, and rating common stocks as "cats and dogs," to be bought and sold speculatively but not to be regarded seriously in the light of investments, even at the relatively low prices at which many of them are obtainable. In point of fact the investor is the person who least needs any more information than he can get without legislative co-operation or acts of Congress. The late THOMAS B. REED in his last contribution to current literature in The North American Review said with characteristic cleverness on this subject:

> Almost everybody announces that what we need is publicity. Even this is vague. Do you expect the public to be intrusted with the cost sheets? If you do not, then what will your publicity amount to? If you mean by publicity such a statement as will enable the outsider to buy wisely or the stockholder to sell at the true value, I fear we may be going beyond the province of free government, which certainly thus far has left the task of keeping his fingers out of the fire to the citizen whose fingers they were.

THE DISTRICT ATTORNEY AND THE GAMBLERS.

Mr. JEROME has received the highest compliment ever paid to a District Attorney in New York, in the announced readiness of those engaged in the practice of gainful vice and crime to drive him from office if it costs a million dollars of their dishonest accumulations to effect that purpose. The ousting of a District Attorney is not without the warrant of precedent, but the reasons for it have never been, so far as we can recall, such as to warrant a movement to that end by the frightened law-breakers who are beginning to discover that the official is dangerous.

Mr. JEROME is a highly individualized man, and occasionally says and does things to make it appear that his impulses had run away with his judgment. If, however, the gamblers, pool-room proprietors, crooks and flagrant law-breakers are combining to make his position intolerable and force his resignation or removal, the most skeptical will have to recognize the fact that he has accomplished something worth attempting and worth doing, and that his methods have carried greater consternation into the camp of the law-breakers than these have hitherto known.

If the issue can be squarely drawn, as cannot very well be avoided while the gamblers and criminals are kept within the focus of the searchlight of the newspaper press, there is not much doubt as to the nature and effectiveness of the support which the District Attorney will receive from right-minded citizens. When it comes to fighting in the open the gamblers and crooks have no chance whatever. Mr. JEROME'S success may very well be measured by the enemies he has made among those who are also the enemies of society, and methods which make it a question which shall survive through 1903—the District Attorney or the gamblers—are good enough to command public confidence and approval. The conventional procedure never accomplished as much as Mr. JEROME has already effected, and the fight has just begun.

THE AIR OF SUBWAYS.

Prof. D. A. SUTHERLAND has lately made a series of analyses of the air of the London "tubes" which give results so surprising, and even startling, as to challenge attention and prompt the suggestion that the capable and conscientious engineers of the New York Rapid Transit Commission and of other underground improvements should give serious thought to the problem of subway ventilation. If they are relying in any sense upon London experience it would appear that the results in that city are not good enough to be satisfactory for New York. The fact was established by test that the air of the street outside the tube stations of the Central London Railway contains normally an average of 2.83 parts of carbon dioxide in 10,000. Tests made inside the stations and in cars under various conditions gave the following mean average results:

	Carbonic acid in 10,000 volumes of air.
During hours of limited traffic.	
On platforms at 8:15 A. M.	4.23
On platforms, (Saturday,) 7 P. M.	3.74
In elevator, 10:10 A. M.	7.36
In cars, 9:20 A. M., from city	4.33
In cars, 1:20 P. M., from city	5.33
During hours of heavy traffic.	
On platforms, 4 to 7 P. M.	11.04
In cars, 9:30 A. M., to city	16.65
In cars, 4 to 5 P. M., from city	13.74
In cars, 6 to 6:45 P. M., from city	15.54
In cars, 6:10 P. M., from city	20.46

The carbonic acid tests were made between the 11th and the 15th of December. The range of outside temperature was between 37 and 56 F. The range of temperatures on the platforms was between 56 and 76 F. and in the cars between 66 and 76 F. The barometric pressure throughout the period of the experiment was very constant, ranging between 30.1 inches and 30.2 inches. Readings with the anemometer showed an air movement due to forced draught and train movement of from one mile to five miles per hour. Some of the tests were made with the Chattaway and Wharton apparatus, and some by the Pettenkofer method. One method was employed to check the other, and the mean average result was 16.62 volumes of carbon dioxide in 10,000 volumes of air.

A bacteriological analysis of the air gave results as instructive, though somewhat incomplete. In one litre of air taken from the platform of Tottenham Court Road Station at 7 P. M., as a train was entering, over a hundred liquefying organisms were found. A litre of air taken from a car moving between the British Museum and Tottenham Court Road Station and another taken from a car moving between the British Museum and the Post Office each showed the presence of fifty colonies of micro-organisms.

In dealing with facts like these it is easy to exaggerate them and equally so to undervalue them. Six parts of carbonic acid in 10,000 is regarded by authorities as practically marking the danger line. Ten parts will in many instances affect the heart action, and in the case of a tired and relaxed person returning home from a day's work very much less vitiation than that found in the air of the London tubes will sensibly lower the vitality and produce physical lassitude and mental torpor. The general effect upon the public health cannot fail to be unfavorable.

The problem of subway ventilation in New York is somewhat simpler than in the case of the deeper London tubes. It will, however, be found attended with difficulties in practice wholly disproportionate to those which are discovered on the drawing board. Much depends upon the capacity of the subway to handle the multitude which will want to use it. Experience has shown that to ventilate a crowd, even in the open air and with a brisk wind blowing, is impossible. Any one may determine this for himself if he will allow himself to be absorbed into a dense street crowd when some public function of general interest is in progress. The ventilation of a crowded car is even more hopeless a problem. The London figures have especial interest for the engineers of the Pennsylvania terminal and for those who will have professional responsibility for the Hudson River trolley tunnel now building.

WOMEN AND THEIR RIGHTS.

To the Editor of The New York Times:

Is the Postmaster General acting within his powers in his recent rulings against the employment of married women in the Post Office Department? Has a public official whose salary is paid by the people a constitutional right to discriminate in this way against any class of taxpayers?

M. C. WELLES.

We fear that our correspondent's implied charge against the Postmaster General cannot be sustained. There is no question of constitutional right on his part involved and there is no constitutional right on the part of any class of taxpayers to be employed by the Government, or even to have a chance at such employment. So far as we have been able to discover there is no law regulating the conditions of public employment of married women. In the absence of such law it is left to the discretion of the employing authority.

We suppose that it will be conceded that there are some sorts of employment for which marriage is to some extent an actual or possible disqualification in women. It is difficult to draw distinctly the line between the occupations of this sort and those in which married women may profitably be engaged. The only practicable way to deal with the matter is to leave it to the judgment of the officer responsible for the work of the employés.

YESTERDAY'S TIMES.

We confess to a certain pride, which seems to us at least pardonable, in the issue of THE TIMES of yesterday. It was an example of the product of the resources and the methods of modern journalism worthy of remark and in some important regards, we believe, without a parallel.

The amount of reading matter was larger than THE TIMES has ever before offered to its readers on any one day. Its variety was more extended. Its general quality was, we think, unusually good. The main purpose of THE FINANCIAL REVIEW was achieved with a greater degree of success than in any previous year. As a record of the significant operations of the year there was no department that was not satisfactorily covered and adequate for the purposes of comparison, study, and guidance. The statistical features were elaborate and accurate. The articles in the nature of elucidation and comment, pointing the way, so far as is reasonably possible, toward the probabilities of the immediate future, were extremely comprehensive, and were in a very remarkable degree authoritative. This, we think, may be said with equal truth of the articles relating to the interests and industries of our own country and of those treating of other countries.

It was our desire to carry into the work of this annual review the same qualities and to maintain the same standards that have won so distinct success in the daily conduct of the paper, and we trust that our readers will agree with us that the result was noteworthy.

TOPICS OF THE TIMES.

—As a representative of the United States Marine Hospital Service is co-operating with the State Quarantine officers of Texas in the protective measures which the latter have been moved to take by the appearance of the bubonic plague at Masatlan, Mexico, it is at once surprising and disappointing that the dispatches on the subject indicate the doing of nothing except the adoption and enforcement of the exclusion policy against refugees from across the border. That policy is a left-over from the days of complete sanitary ignorance. It involves enormous expense and inconvenience, and, though theoretically effective, the maintenance of a perfect cordon for any length of time is practically impossible. Infection is sure, sooner or later, to pass through the line of shotguns, no matter how close together they may be or how ruthless may be the determination of the men who carry them. The exclusion policy is particularly absurd in the case of a disease like this plague, which, according to all the evidence yet obtained, never passes directly from man to man and can never become a serious peril in any town where the inhabitants observe in public and private the laws of cleanliness laid down by science and civilization. The Texas officials at Eagle Pass and elsewhere would be much better employed if, instead of devoting their energies to keeping at a distance the flying Mexicans, they should first very carefully sweep before their own doors, and, with their own safety thus assured, should then do their part toward helping their neighbors. This last they could do in two ways—first, by lending direct assistance to the actual and the probable victims of sanitary sins, and, second, by reiterating with all possible emphasis the fact that any country or city that harbors diseases like yellow fever or the bubonic plague incurs a heavy responsibility toward other countries and cities, and is in much more need of condemnation than of sympathy. Powers that claim to be civilized go to vast expense for the purpose of making the little backward nations fulfill obligations open to much more question than is the one to keep themselves free at least from the easily preventible diseases. Some day the big nations will turn their minds to other than money debts, but it will not be while they waste their time on quarantine regulations inherited from the Middle Ages.

—By expressing not only an eager desire but a firm determination to secure in his campaign against the gamblers the assistance of the "truthful and careful person," who told Justice GAYNOR so much about the circumstances of the Canfield raid, the District Attorney will, we are sure, awaken keen public interest. It is difficult to understand, however, what seems to be the general expectation that Mr. JEROME will have some difficulty in discovering the identity of this very valuable witness. There is no conceivable reason why Justice GAYNOR should not be glad to disclose it at the first courteous request to do so, and none for supposing that the letter sent by the District Attorney to the Justice did not contain such a request. The truthful and careful person will of course be more than willing to come out of the obscurity in which his modesty—also an admirable trait—has hitherto enwrapped him, for, though such as he do not seek fame, they know its value when won by the performance of a duty and the rendering of a service to the community. As this person was able, in a mere private conversation, to convey to Justice GAYNOR information both accurate and complete in relation to every detail of the raid, thus making it possible for the Justice to reach definite conclusions as to the conduct of everybody concerned in the affair, it can easily be imagined how impressive his sworn testimony on the stand will be and how easy he will make it to draw the line between the rights and the wrongs of the police and of Mr. CANFIELD. The case as it stands is curiously and perplexingly involved, but the truthful and careful person lighted Justice GAYNOR safely and swiftly through all its devious turnings, and it will be no trouble at all for him to do the same thing for the rest of us.

—It is now close to three years since American troops had business in the neighborhood of Peking, but stories as to how they did their business then are still coming in, and, happily, they are all stories that can be read with enjoyment by those of us who staid at home in 1900. The latest, reproduced by The Army and Navy Journal from a report of Major WILLIAM QUINTON, now a retired Brigadier General, tells how the Third Battalion of the Fourteenth Infantry raced a force of Sikhs up a mountain and arrived in time to fire the first shots at the Boxer army occupying some buildings called the Eight Temples. It seems that our soldiers had been on the march since 2 o'clock in the morning, when, at 5:45 o'clock, they reached a village near the foot of the hill in question. There the Major fell in with Mr. H. G. SQUIRES, then Secretary of the American Legation. "In conversation with Mr. SQUIRES," writes Major QUINTON, "I learned that a force of Sikhs were ahead of me and had about forty-five minutes' start. I further learned that he could take a route that would place my battalion in advance of these Sikhs, if I so desired, as the Sikhs had by some error deviated from the proper trail to be followed. I begged him to place my battalion upon this trail, and as a result was compelled to march my battalion without any halt for a greater period than two hours. The Sikhs, however, discovered their error, turned the head of their column to their left, and as a result of this movement the American and Sikh soldier—the latter celebrated, being all hill men, as the 'climbers of the world's roof'—found each other at the base of a mountain about 1,800 feet in height, and presenting an angle of about 50 degrees. The American soldier was handicapped in the climb, as he carried with him upon his person rations for one day, 100 rounds of ammunition, a blanket roll, and, as before remarked, proceeded to climb without any halt for rest. The contest for supremacy was a silent and friendly one, Sikh and American each doing his very best to reach the summit first, and I am more than pleased to state the American soldier won out, reaching the top of the mountain first, the head of the Sikh files, however, being a close second. From the summit a glorious panoramic view was presented, upon which our eyes feasted only briefly, a series of shots from the temples beneath directed upon us being a reminder that we were there for purposes other than viewing scenery, however grand." That is told just about as well as it could be told—modestly, but not too modestly. The reference to the scenery is particularly neat. Much the American thought of scenery as the Sikhs reached the mountain top!

—All the problems raised by the expulsion of National Guardsmen from labor unions are raised again, though in a slightly new form, by the resignation of Lieut. R. L. WALKER from a New Haven regiment. The Lieutenant, an employe in the shops of the Consolidated Road, recently joined the Carbuilders' Union, and he declares that he resigns because he considers it inconsistent for a union man to serve in the militia, since "in case of a strike he would not be able to be loyal to both sides." Why he could not be loyal to both sides he does not explain, apparently taking it for granted that everybody will see the reason. That is most strange, for the only obvious reason is one the existence of which no union man can safely admit. The Lieutenant makes no reference to any compulsion on the part of the officers of his union. Is that because there was no such compulsion, or on account of his peculiar notions of loyalty? Possibly the episode illustrates a device for avoiding the interference of courts, and is the new way of reaching the ends hitherto sought by expulsions from the union.

BATTLESHIPS AT SEA.

To the Editor of The New York Times:

Noticing in THE NEW YORK TIMES of the 27th inst. the remarks of your Washington correspondent respecting those of Admiral Benham, and giving the views of the former upon the weakness of battleships, I beg to call attention to the shortness of memory on the part of your correspondent and his interlocutor, the naval officer whom he quotes, regarding certain events only four and a half years past.

The armored cruiser New York coaled at Tortugas Feb. 12, 1898. From that date until about July 10 of the same year, a period of nearly five months, she did not coal elsewhere than in the open sea. During that time she was in no port excepting Guantanamo Bay. In all this time also she had no repairs to any part of the ship or machinery excepting those made by her own force. She was not obliged to take on board an ounce of fresh water, being able herself to distill from eleven to twelve thousand gallons a day, a supply not only amply sufficient for her own uses, but such as enabled her to supply many of the smaller craft of the squadron.

The only deaths during this period of hard and constant service in the face of an enemy was one of drowning and one killed in action. The ship was more efficient through the experience of the officers and crew at the end than in the beginning of this period.

The same can be said of the Oregon and of other ships. The Oregon left Puget Sound March 6, 1898, steamed 16,000 miles to Key West, coaled and was on blockade duty as long as the blockade lasted. I think it can also be said that she was quite as efficient at the end of the blockade as she was when she left Puget Sound.

These facts are mentioned not to support any special views of strategy, but merely to controvert the serious inaccuracies of statement regarding the ability of battleships to perform the long voyages and keep the sea for very considerable lengths of time. Given a base at which to coal there is no reason why a campaign of several months should not be carried on by any squadron of battleships as the better of those we have built and are building.

ANOTHER NAVAL OFFICER.

New York, Dec. 31, 1902.

GEN. HENDERSON FOR VICE PRESIDENT.

To the Editor of The New York Times:

The Republican Party should nominate David B. Henderson for Vice President on the ticket with Roosevelt in 1904. Gen. Henderson is an honest man, true to his convictions and his conception of the duties of a public servant. He is in no sense a "policy" man, and could never be persuaded to compromise his rigid and well-defined principles for the sake of attaining public office. He acquired his training and shaped his policies in the old school of statesmen, in which Abraham Lincoln was a distinguished leader.

The success of a party organization depends on its adherence to a well-defined, judicious policy. That policy must be determined by the party leaders, and their action is binding upon the rank and file of the party.

The leaders of the National Republican organization decided, just prior to the election in November, 1902, that an immediate revision of the tariff was unwise and inexpedient, in view of the prosperous condition of the country. But the Iowa State organization adopted a platform which demanded tariff revision, and such action placed the Iowa Republicans in direct opposition to the policy adopted by the leaders of the National organization. Therefore Gen. Henderson was confronted with the alternative of standing by the National party leaders, with whom he was in perfect working harmony, or of taking sides with the Iowa "insurgents," who demanded tariff revision. Very naturally Gen. Henderson stood by his principles and declined to place himself in a position of hostility to the party which had raised him to a position of great power and influence.

As Speaker of the House of Representatives and certain of a re-election, he would, had he remained a candidate for re-election, have allied himself with the Iowa "insurgents." He would have been obliged to compromise his principles, to sanction one line of policy while his sense of duty and honor demanded his allegiance to quite an opposite policy, and he would have placed himself in opposition to the policy of his party in Iowa, if not of his constituents. Such an attitude no honorable man could, and Gen. Henderson would not, assume.

Again, had Gen. Henderson remained a candidate in face of the Iowa platform, which declared for tariff revision, his position and influence would have given that platform a strong prestige in the country and have prevented the National Republican organization from maintaining its policy of non-revision, and would have produced a serious split in the party on the eve of an important National election. Had Gen. Henderson been re-elected to Congress on the Iowa "insurgent" platform, he would, as Speaker of the House of Representatives, have placed his party in a very embarrassing position in respect to tariff revision and accelerated the movement for a revision contrary to the policy adopted by the party leaders.

The elections in November sustained by strong and emphatic majorities the Republican policy of non-revision of the tariff and vindicated the course of Gen. Henderson on every point. Acting from a lofty sense of duty and honor, and for the best interests of the country and the party, as he understood his duty, Gen. Henderson declined a renomination for Congress and gave up an opportunity to win greater distinction as a statesman. He cast himself in the breach in his own party and sacrificed himself in the interests of party harmony and discipline. He became a martyr to public duty and party loyalty.

By reason of eminent ability, fitness for the office, and distinguished services to the country and his party, he should be nominated for Vice President in 1904. He is in perfect accord with President Roosevelt and his party, is a grand exponent of true Republican principles, and would add great strength to the Republican ticket. His experience and admirable talents as presiding officer would be of the greatest value to him as President of the Senate. His even temperament, urbane manners, and tactful disposition would be most highly valued in the upper house of Congress.

Iowa is not, of course, a doubtful State, but the strong qualities which Gen. Henderson would add to the Republican ticket would help to bring all the doubtful States to the support of that ticket. And his record as a soldier would add great popularity to the ticket. Not since the days of Lincoln has a Republican National ticket been devoid of a brave soldier of the civil war.

GEORGE A. BENHAM.

Washington, D. C., Jan. 3, 1903.

SUSPENSION WITHOUT PAY.

To the Editor of The New York Times:

Without referring to the general features of the new administration of the Police Department, which, I hope, will lead to radical improvement, I venture to say that suspension of officers under charges is simply common sense, and should always have prevailed. Cutting off or delaying the pay seems, however, unduly harsh. It is not a military measure.

An officer in the army or navy under charges is placed under arrest, close under a sentry, or often with perfect freedom of action within defined limits, according to the degree of the alleged offense. He surrenders his sword as a symbol of suspended authority, and is relieved from duty. He may be restored to duty by superior authority without trial. It is a popular error that an officer may "demand a court-martial." He has no such right. Usually, the case is considered by a court of inquiry—analogous to a Grand Jury. If recommended by this court, a court-martial may be ordered. Till sentence is delivered, if the proceedings turn out unfavorably for the accused, he draws his pay. This seems fair, on the broad ground that no accused person should be presumed guilty without establishes proof. If innocent, why should he or his family be put to straits for lack of means? If guilty, provided speedy trial has been granted, as it ought to be, on every consideration, for the prisoner as well as the prosecution, the salary for the time of suspension is insignificant as against the cruelty of withholding pay from the innocent. I don't believe it is legal, either.

Eighteen years ago I was "suspended" and then dismissed from the Municipal Service in Brooklyn. The pay during suspension was promptly paid me without any attempt to withhold it. When restored by the courts after a second dismissal in 1894, when there was no suspension, the back pay was a pleasing accompaniment of my reinstatement. VETERAN.

New York, Jan. 3, 1903.

SENATOR GALLINGER CRITICISED.

To the Editor of The New York Times:

In your issue of Dec. 23 I have read your comments on Senator Gallinger's letter in answer to Dr. Keen, and the latter's reply thereto. Permit me to express my entire approval of the same.

If Senator Gallinger thinks his gratuitously insulting references to Dr. Keen's motives can be taken for controversy, he greatly mistakes public temper and intelligence. Any unprejudiced mind, lay or medical, must admit the force of Dr. Keen's arguments. Would for the honor of the profession there were more Keens and fewer Gallingers! M. BAKER, M. D.

Evergreen, Col., Dec. 30, 1902.

DANGEROUS STREET IS NOT REPORTED.

To the Editor of The New York Times:

It seems quite strange that no officer of the Police Department will report to the proper authorities the disgraceful condition of the sidewalk in Sixty-third Street, between Amsterdam and West End Avenues. There is always something to impede the free walking of pedestrians. There are about fifty square feet of dirt resting in peaceful slumber on the sidewalk, and it should be removed. Next to the school there is a board walk, which in its present condition is dangerous for the limb of any child or person. It should be repaired or in the night time a red lantern should be placed near by to indicate the danger.

ARTHUR A. SCHOMBURG.

New York, Jan. 2, 1903.

THE SEASIDE PARK.

To the Editor of The New York Times:

It seems to me that the present administration is altogether at sea with regard to its seaside park. Mr. Grout says Coney Island is an impossibility, and last Friday the leading residents of Coney Island re-iterated Mr. Grout's objections. But now we lose our seaside park, after all?

Cannot THE NEW YORK TIMES suggest some suggestion as to the location of a park on the sea coast which will cover a number of acres and yet cost the city not more than a million or so of dollars? Surely the public press of New York will not allow this scheme to fall through. And yet if the reform administration is to be the means of supplying this long-felt want, something must be done at once.

A CONSTANT READER.

New York, Dec. 29, 1902.

THE PLATITUDES OF DEVERY.

To the Editor of The New York Times:

Your expressions of regret in THE TIMES of Jan. 2 at the decline and fall into "platitudinous rattle" in Mr. W. S. Devery's late dreary references to the corruption of ancient Rome will be shared by your readers. To be just, however, you should remember that we reformers (?) have placed the High Priest of Platitudes in the office of Mayor of our city, and Mr. Devery, posing as a reformer, is merely following a popular exemplar.

In a recent message in regard to the Pennsylvania Railroad tunnel, the Mayor, when quoting the saying that "all roads lead to Rome," added sagaciously, in his large and superior manner, that the "roads also lead out of Rome." Having elected to the highest office in the municipality a man of words and phrases, we should not criticise too sharply the lamentable obscuration of the mind of an original thinker like Mr. Devery. In a political speech not long ago the Mayor introduced the Shakespeare-Bacon controversy, causing wonderment and stupefaction to some practical statesmen who were among his hearers.

Let us hope that the present condition of Mr. Devery's mind is only temporary; he has probably, unfortunately, secured a copy of the same collection of elegant literary selections that Mayor Low uses. Mr. Devery's natural vigor of mind will ultimately prevail, and he will abandon the use of desiccated literature. G. H.

New York, Jan. 3, 1903.

Abuses on the Street Railways.

To the Editor of The New York Times:

I read with surprise and regret the special plea made by Mr. F. R. Thurber for the poor, downtrodden, misguided men who invested their money in the surface and elevated railroads of the City of New York. Their investments have reduced them to beggary and the use of "water" in large quantities.

There is no one in this city who questions the great benefits which were and are being derived from the erection and use of the elevated railroads. There is no one who questions the benefits which are being derived from what are being used of the surface railroads by the Metropolitan Traction Company. It is not the benefits they derive from their use that the people complain of. It is the abuses which have crept into the system of running the roads, the abandoning of needed tracks which are permitted to stay in the streets without cars being run over them.

Let any man riding in one of the company's crowded cars picture to himself the scenes which are enacted hourly. The car is crowded with men and women, young and old; the conductor is trying his best to collect his fares; he rushes through the car, pushing men and women into positions from which delicacy on the part of both men and women revolt. These are some of the reasons why popular indignation is aroused.

What good reason has ever been given for abandoning the running of cars in the different streets from which the cars have been taken? Not one. What good reason has there been given for abandoning the route which led down Carmine Street to Canal, down West Broadway to Vesey Street, up Vesey Street to Broadway. This relieved and would relieve to-day a good part of the congestion in Broadway. Thousands who used the Sixth and Eighth Avenue cars at the intersection of Broadway and Vesey Street would use the deserted line. No excuse has been given except the robber's right to take from the people cars off this route, to the great inconvenience and loss of people doing business in the lower part of the city.

The cars run in Sixth Avenue one or less every minute. When they arrive at Fourth Street, where the railroad company has established a dump, the cars are switched off, and only every fourth or fifth car is sent down town—one to Cortlandt Street Ferry, the other to South Ferry. Every car that runs on Sixth Avenue should be sent down town to one ferry, as they were before the electric power was used.

Why should the Metropolitan be allowed to use larger cars, when they are more dangerous than the smaller ones? Being heavier, they cannot be controlled as well as the smaller cars. It cannot be contended that they are better adapted for the use to which they are put, as three cars could be run where one car now runs, carrying as many passengers, under better control of the conductor and motorman, and with less crushing and jamming. The whole trouble is that the officers and men who are in charge of the railroads have no more consideration for the public than for a mad dog. They are hirelings, and their big salaries are paid to try to concentrate traffic into as few channels as possible to save expenses and to earn large dividends.

Compel them to use all the facilities which the unused tracks offer, put on cars every one of them to relieve the congestion, take off the express cars which are now being run over the roads, and, my word for it, Mr. Thurber will not need to rush into print to excite the sympathies of the people of New York to help the poor, downtrodden, water-drenching stockholders of the Metropolitan Traction Company.

The people of New York are generous in the extreme to those who serve them well.

L. J. CALLANAN.

New York, Jan. 3, 1903.

To be Read with Cars.

Geographical tea-parties are just now the fashion in India, and some of the junior officers are displaying a wide and reassuring knowledge of the globe's trees, rivers, mountains, and lakes. Recently a youthful subaltern arrived with a portrait of Lord Kitchener as badge, and everybody had to give it up and name people even set him down for a duffer. But in the end, smiling seraphically, he explained 't. It was the Bosphorus. And we must all rejoice to learn that he thinks so.—London Globe.

NUGGETS.

Saying Things.

No man is a failure because he says what he thinks. The failure comes when a man thinks of the wrong thing to say.—Boston Christian Register.

Easy in Combination.

"Dey tells me," said Uncle Eben, "dat contentment is better dan riches, but 'spicions dat wif de proper facilities I could hab bof of 'em at once."—Washington Star.

Lost the Pleasures of the Chase.

Smith—Your wife seems to be angry?

Jones—No wonder. She started out this morning to match a piece of ribbon and found the exact shade at the first store she visited.—Chicago News.

His Short Days.

Al Manack—The days are pretty short now, aren't they?

Willie Everpoigh—I should say so. Seems as if the ink doesn't have time to get dry on a thirty-day note before it's due.—Brooklyn Life.

An Effusive Combination.

Waggaby—Gracious! If young Gotrox and Miss Blublud are so fortunate as to have their marriage blessed with children, the rising generation will be terrible talkers.

Naggaby—Why so?

Waggaby—Why, if "money talks" and "blood will tell," their progeny will inherit two mighty strong inducements to be communicative.—Baltimore American.

THE DARK DAY HERO.

From The Newark (N. J.) News.

One day dark, the next day clear—
All kinds of days in a rounded year.
One day peace, the next day strife—
All kinds of days in a perfect life.

He who toils when the sun shines bright,
When fortune is fair and hopes are light,
His be the honor for work begun—
But half the battle is still unwon.

Dark days come, with scourging rain,
When the fog shuts in on the weary brain,
And hero he, for the world's best prize,
Who fights ahead through the stormy skies.

LARGEST ISSUE OF THE NEW YORK TIMES

Seven Sections of the Newspaper Published on Sunday.

Pages to the Number of 118 Needed for the Annual Financial Review, News, and Special Articles.

The issue of THE NEW YORK TIMES yesterday was the largest in its history. It had 118 pages, of which 28 were devoted to the news sections, 56 to the Annual Financial Review, 4 to the Quotation Supplement, 16 to the Magazine Supplement, 8 to the Magazine Section, and 6 to the Winter Resort Section.

The chief feature of the issue was the Financial Review, which presented reviews of trade and financial conditions the world over, with tables of bond quotations and stock sales on the New York Stock Exchange, statistics of outside securities, Stock Exchange listings and new incorporations for the year 1902. The reviews are headed by a summary of the year's market history, and a glance at the conditions which are likely to maintain during the year to come, by H. Alloway, and the leading article is followed by a discussion of the topics by Controller of Currency William Barret Ridgely.

Following are articles on the National finances, imports, and exports, and agricultural exports, by Milton E. Ailes, Assistant Secretary of the Treasury; O. P. Austin, Chief of the Treasury Bureau of Statistics, and F. H. Hitchcock, Chief of the Division of Foreign Markets of the United States Agricultural Department, respectively; on the home market and foreign trade by Frederic Emory, Chief of the Bureau of Foreign Commerce, Department of State; on gold coinage, by George E. Roberts, Director of the Mint; on the world's needs, by James Van Raalte, and on the commercial outlook, by D. Le Roy Dresser.

As a distinct feature are the special articles, by United States Consuls and other authorities, on trade conditions in foreign countries, particularly as affecting American trade interests, including articles on the financial relations of the United States with Mexico by President Diaz, and with Nicaragua, by President Zelaya; on the conditions in England, The Netherlands, Belgium, France, Germany, Denmark, Russia, China, Japan, Austria-Hungary, Italy, Spain, Australia, and other countries, as well as on the conditions in Canada and in the newly acquired possessions of the United States.

A third feature is formed by reports on various industries, as, for instance, on the provision trade, by Swift & Co.; on American grain prospects, by A. I. Valentine, President of the Armour Grain Company of Chicago; on the iron and steel industry, by Dr. J. C. Bayles; on the milling industry, the coal trade, the electrical world, the grocery trade, the shoe and leather trade, the cotton trade, the jewelry trade, and many others.

The railroad outlook is discussed by seven Presidents of important railway systems, and the securities market by James B. Forgan. In special articles the prospects of several of the large cities of this country are treated, besides the conditions in the South, traffic on the Great Lakes, real estate and banking affairs. The reviews are carried over into the second news section, where an article on international banking and several trade discussions appear.

In the two new sections, in addition to the local and telegraphic news of the day, editorial comment and society notes and doings, there are letters from the foreign correspondents of THE NEW YORK TIMES and special cable dispatches on timely topics. Besides these, in the two news sections and in the magazine section, which makes a third of the regular Sunday newspaper, are the criticisms of the music, drama, and art of the week, sporting interests, and the regular financial columns. In the magazine section also may be found special stories just on the borderland of the current news. The quotation supplement concludes the third regular section.

Another special section is devoted to the Winter resorts, with information regarding the well-known watering places of the Atlantic Coast, hotels, railroads, and steamship lines.

The magazine supplement, beginning with the "Man in the Street Stories," has readable bits of fact and fiction, some serious and some in lighter vein, besides the notes of fashions.

W. C. SCHERMERHORN BURIED.

The funeral of William Colford Schermerhorn, who died on Thursday at the age of eighty-two, was the occasion of a gathering of well-known New Yorkers in Grace Church yesterday afternoon. Equipages blocked Broadway and the neighboring side streets, and in the church were representatives of most of the old New York families, many leading business and club men, city officials, and officers of Columbia University.

The service was conducted by the Rev. Dr. William R. Huntington, the rector of Grace Church, of which at the time of his death Mr. Schermerhorn was Senior Warden. Assisting were Archdeacon George Francis Nelson, the Rev. Dr. William M. Grosvenor, rector of the Church of the Incarnation, and other clergymen. On the casket were floral tributes of lilies and violets, and the hymns sung by the choir were those beginning "Peace, perfect peace," and "Now the laborer's task is o'er."

After the service in the church the funeral cortege proceeded to the family vault in Greenwood Cemetery. The pall bearers were:

James V. Parker,	Thatcher M. Adams,
Charles de Rham,	John L. Cadwalader,
Frederick Sheldon,	Dr. Richard C. Derby,
Nicholas M. Butler,	Thomas Meyer,
Mayor Seth Low,	George L. Rives.

In the congregation were J. Pierpont Morgan, Lispenard Stewart, Richard T. Wilson, Charles Lanier, Perry Belmont, Gerard Beekman, William Butler Duncan, and J. Howard Van Amringe, Dean of Columbia, with about twenty-five representatives of the Trustees and Faculty of the university.

Mrs. Abram S. Hewitt was present also. With the family were Mr. and Mrs. De Lancey Kane, Nicholson Kane, Hamilton W. Cary, Alfred E. Schermerhorn, J. Egmont Schermerhorn, and Dr. E. P. Fowler.

PORTRAITS BY AN ANGLO-GAUL.

The upper gallery of Messrs. Knoedler & Co. is lined with portraits of ladies and gentlemen and children from the studios of Monsieur Richard Hall, a Parisian painter of some note, pupil of the late Benjamin Constant and of Jean Paul Laurens. Mr. Hall is the son of an Englishman who was for many years British Consul in Stockholm, and his mother is French. His life was passed chiefly at Stockholm and Paris, so that he is a cosmopolite by birth and education.

Representing his Paris studio are a full-length portrait of the young Duchesse d'Uzes in evening dress and opera cloak, a three-quarter seated portrait of the Marquis de Castellane, politician and writer on public matters, who sits in a reflective attitude, with one thumb caught in his waistcoat and the right hand holding a goose-quill in dangerous proximity to a pad of writing paper, as if just about to launch one of those manifestos in the press for which he is so famous; a delightful seated portrait of Coquelin cadet—the actor-brother of Coquelin aîné and uncle of Coquelin fils—the mobile face of the comedian brimming over with fun; and smaller portraits of the artist's son and daughter. The likenesses of the Marquis and of Coquelin are full of life and individuality, the former's a trifle self-conscious and "posed."

From the Paris studio also come excellent portraits of Mr. William K. Vanderbilt and Mr. Alfred G. Vanderbilt, a younger scion of the same family, and a full-length of Mrs. Rutherfurd Stuyvesant in ball costume. From his New York atelier proceed a good half-length of Mr. Rutherfurd Stuyvesant and a large full-length of Mrs. R. S. Guggenheim and her little daughter, forming a charming group inclosed by a frame which may be called monumental. There are bust portraits of other ladies in big black Gainsborough or "picture" hats, which are the reigning fad again, thanks to the renewed interest in the early British portraitists—Mrs. Henry Clews, Mrs. Oliver H. Harriman, Miss Beatrice Mills, Mrs. Alfred G. Vanderbilt, and other eminences in the world of Newport's fashion.

Monsieur Hall has a masculine touch and succeeds particularly well with his likenesses of men, though he seems to please ladies just as much as the other sex. He has a good feeling for color, and is an able draughtsman besides. Especially in his portraits of men he seems able to seize on and express character. The front-face head of M. Edouard de Reszke is an instance in point. Other canvases present Mrs. A. G. Hubbard and Mr. W. D. Sloane.

DR. RAINSFORD'S ANNIVERSARY.

Bishop Doane and R. Fulton Cutting Praise the Rector's Twenty Years of Work at St. George's.

Dr. William S. Rainsford yesterday celebrated the twentieth anniversary of his installation as rector of St. George's Episcopal Church. Bishop W. C. Doane of Albany took part in the morning service.

There wasn't room enough to hold all those who wanted to attend. Among the first arrivals were J. Pierpont Morgan and Mayor Low. They came, with hundreds of others, through the rear doors of the church, and later performed their usual duties in taking up a collection.

At the opening of the service, when Hymn No. 421 ("Lead Us, Heavenly Father, Lead Us,") was being sung, a little girl followed the choir up the centre aisle and squeezed in the pew behind the one occupied by Mr. Morgan. It was the second pew on the right of the centre aisle. The child remarked that she hadn't a hymnbook, and Mr. Morgan, who overheard her, turned around and gave her his.

When the hymn had been sung twice over, Bishop Doane went into the pulpit and reviewed some of the things done by Dr. Rainsford since his installation as rector of the church. The Bishop eulogized him in the warmest terms, and closed his address by saying that he couldn't find the right word to do Dr. Rainsford justice.

Dr. Rainsford occupied the pulpit just three minutes after Bishop Doane left it. He spoke of the work of the past and of the work to be done in the future.

"The success of the church under my guidance," he said, "was immensely due to a solid band of men who gave me their backing. Just because we are successful now it need not be said we do not need backing. On the contrary, we need it just as much to-day as yesterday. When I first came to the church R. Fulton Cutting was the first to write we offering his support in saving the church from an almost inevitable fate. I am going to ask him to come up here and talk to you."

Mr. Cutting then went into the pulpit.

"Twenty years ago," Mr. Cutting said, "when we sent for Dr. Rainsford and asked him to take charge of the church things were in a pretty bad shape. We were almost at our wits' end trying to get some one to save the church. Many of the churches were moving up town, and there was an effort made to have our church moved. However, we were able to stay in Stuyvesant Place. We succeeded in getting Dr. Rainsford to take charge, and a brilliant and prosperous growth followed. Dr. Rainsford's experience has been a lesson to men and women and children; a lesson to every soldier; a lesson to every business man, and a lesson to every citizen of the State."

IN THE SHOPS.

Bells of brass for the table are imitations of old French designs. One is of a woman, the voluminous skirts forming the shell of the bell, the head being movable. Another bell has the figure of a quaint little man. The bells cost $3 and $3.50.

Walrus-tusk cribbage boards are interesting things made by the Alaskan Indians. They have quaint and interesting engravings upon them, and the pegs are made of pieces of the tusks, some of them having grotesque heads carved at the tops. The boards cost $15 each.

Another cribbage board, which costs $50, is made from the tusk of a mastodon. It is much shorter than the others, and is placed upon two small rests of the ivory. Black markings upon it show the age.

Odd things for persons who like the Spanish green underglaze ware are small creamers with flat sides. Slightly in relief on each is a rampant lion. There are larger pitchers of the same style. Six or more months ago one lot was sold out in New York, and there were so many demands for the ware that an order was sent for another lot. In Spain work is not done on American business principles. When the potters are ready they work, and not before, and a consignment of goods is started when it pleases somebody to send it off. The green creamers cost 20 cents each. The workmanship is crude and the glaze not everything that could be desired.

Other inexpensive things in Spanish pottery are the chocolate pots. They are of a light brown pottery, with splashes of dark brown. They are not beautiful, but they have a business-like appearance which is attractive. They are tall and straight, each with a tiny nose for pouring and a round hole in the top of the cover for the handle of the spoon, as chocolate must be stirred while cooking, or, to use a more professional term, muddled.

Burnt wood is not new, but it is popular yet, and from Detroit, Mich., comes work that is exceptionally fine in quality. It has a polish like that on mahogany, many pieces of it, and the designs are produced beautifully. A round flat tray with a design of the poinsettia in the rich crimson which is so effective is exquisite. This costs $2.75.

Nut bowls in designs of acorns and leaves are delightful. Some of these have the leaves in green, and others show the warm Autumn tints. They cost $1.25, $3 and $4, according to size.

A large three-fold screen is in tones of green, and upon it is a design in grapes and leaves, the dull purple of the fruit with the deep tone of the green leaves being particularly beautiful. It costs $50.

Long picture frames with oval openings for four pictures have designs of poinsettia and poppies.

Nothing is used more than book racks for the table, and they are to be found in all sorts and kinds of designs.

A candlestick has a piece of brass for the candle, and it is entirely practical.

Powder boxes are among the latest things in the burnt and colored woods, and they cost $1.25 each.

Match boxes have square corners and covers, each with a piece of emery paper across the front and a small tray for burnt matches. They are $1.50 each.

Pipe racks in flower designs have metal rings for the pipes. One of these racks is in the shape of a bootjack on end.

Small oil paintings, showing Indian scenes and views of Mexican deserts with the useful burro, cost $1.50 each.

The wonderful feather baskets that the Indians have made, and for many of which the art is lost, cost from $10 to $250. One beautiful basket is of the variety known as the "full-feathered." The entire outside is covered solidly with feathers, in the sun design, a scroll-like pattern with solid lines of yellow feathers, of the blue-green of the wild duck, and of black. The feathers of the meadow lark and the wild California canary are used most frequently for the baskets.

MRS. CRUGER'S MARRIAGE.

Olga Salomea Heitz Cruger, the widow of Eugene Cruger, who a year ago sued for the estate left by the wealthy clubman, was married on Saturday to Pierre Balfray in St. Agnes's Roman Catholic Church by the Rev. Father Murphy, who was assisted by the Rev. Father Duffy.

Father Murphy said yesterday that he was approached a week ago and asked to perform the ceremony. It was explained that there was some haste, as the couple desired to sail for France soon, and they did not have time to have the banns published from the pulpit. Father Murphy ascertained that there were no legal or ecclesiastical obstacles and consented to officiate. About fifty friends of the bride and bridegroom were present at the wedding.

Smith—Agate.

Miss Mary Virginia Agate, stepdaughter of Prof. Michael I. Pupin of Columbia University, was married on Saturday at the Dakota, 1 West Seventy-second Street, to Winthrop Davenport Smith of this city. The Rev. Anson Phelps Stokes, Jr., performed the ceremony.

Engagement Announcement Denied.

The reported engagement of Miss Constance Pratt, second daughter of Mr. and Mrs. Dallas Bache Pratt, to R. Stockton Pyne, is denied.

GOSSIP OF THE THEATRES

Arrival of Stage Director Neilson of Covent Garden Theatre.

Arnold Dolmetsch's Collection of Strange Musical Instruments—Features for the Cayvan Testimonial.

Francis Neilson, stage director of grand opera in the Covent Garden Theatre, London, arrived yesterday on board the St. Paul to produce for Charles B. Dillingham the new play by Frances Hodgson Burnett, "A Little Unfairy Princess," in the Criterion Theatre for a season of special matinées, beginning Jan. 14. Mr. Neilson is known also as an author and a playwright. He wrote "Prince Ananias," that the Bostonians produced several years ago. He brought a new play, written especially for Miss Marlowe. He holds the option for England on Miss Marlowe's latest success, "The Cavalier," and he will see it to-night with a view to making a production of it in London in the Spring if he thinks it adapted to English theatrical tastes. He is preparing, as a special feature of the coming season at Covent Garden, a presentation of the "Ring" in its entirety. He hopes to make the performances notable in the history of grand opera. He says that the resources of modern stage mechanics will be called upon as never before and that the new stage in Covent Garden will permit him to produce unusual effects.

Ernest D'Aubin, the ballet master of the Drury Lane Theatre, London, arrived also on board the St. Paul. He will direct the rehearsals of two ballets to be presented in Klaw & Erlanger's production of "Mr. Blue Beard" in the Knickerbocker Theatre on Wednesday the 21st. The ballets, called "The Land of Ferns" and "The Triumph of the Magic Fan," will each present 250 persons arrayed in what is described as the most gorgeous costumes ever presented at Drury Lane.

Arnold Dolmetsch arrived yesterday on the Cunarder Umbria with his famous collection of archaic musical instruments, to be used in a series of concerts in this city. In order to take the best possible care of them he brought them over as part of his personal baggage. Among the instruments is a lute with nineteen strings that was made in Venice in 1600, and a virginal, made in Italy in 1580. There are a dozen of the old instruments in all, including two mandels, a clavichord, a viola da Gamba and a viola d'amore, a harpsichord, a zithern, and a treble viol. His wife and Miss Mabel Johnson are performers on the strange instruments. The first concert is to be given to-morrow afternoon at Daly's, and on Thursday next and Jan. 13 Mr. Dolmetsch will lecture at the concerts to be given in the Manhattan Theatre.

Averaging up his recent sales, a bookseller said that he found "Julius Caesar" and "Hamlet" among his "six best selling books." Such a fact is gratifying to Mansfield and Sothern. It is evidence to them of the potency for education and the spreading of literary delights in productions of Shakespeare when the actors can make their productions a vogue. The bookseller said that all of his odd numbers of "Julius Caesar" in all sorts of paper and cloth covers have been bought and he has orders ahead. Two new editions are on the press. One is to be called "The Richard Mansfield Acting Version of Julius Caesar."

The more Daniel Frohman works on the Cayvan testimonial for Jan. 13, the more interesting features he seems to add to it. Up to date it consists of a new play, by Anthony Hope, (the first time in this country,) entitled "The Philosopher in the Apple Orchard," to be played by Fay Davis and Bruce MacRae. James K. Hackett and Mary Mannering will appear together for the first time since they have been starring in the principal scene of Victor Mapes's drama entitled "Don Caesar's Return." Julia Marlowe will offer a recitation, and E. H. Sothern and Ethel Barrymore will appear in a modern one-act play entitled "Drifting Apart." David Bispham will sing "Danny Deever," composed by Walter Damrosch, and will be accompanied at the piano by the composer. Beatrice Herford, monologue artist, has written a special novelty for the afternoon. Viola Allen will appear in a selection from an old comedy, and the actresses of the Twelfth Night Club will render a local dramatic satire, written by Frank Stewart. Plans are pending with several other prominent stars. The sale of seats is to be begun in the Broadway Theatre to-day, though subscriptions are received by Mr. Frohman. The subscription sale has amounted to $4,000.

Bismarck, a great Dane, vies with Aubrey Boucicault in "Heidelberg" in the Princess Theatre, and it is said that he has an inordinate taste for tea. The story runs that after the Saturday matinée Minnie Dupree, who appears as the heroine of the play, was serving tea on the stage to society women when the dog smelled the aroma of his favorite drink. Without so much as a "beg pardon," he leaped upon the table, and, in his efforts to drink, overturned table, tea pot, and cups, and broke up the little reception.

Four days of the new year have passed and nothing has happened to Clyde Fitch, who is directing a new play, "The Bird in the Cage," for production next week. He says that, in view of last year and its ills, he hardly understands this fact. Not long after the beginning of last year he became ill, and remained so during the Summer. Soon after he returned from Europe he sprained his ankle, and he had to take to crutches. Not being able to walk, he took a drive in the Park, and his horse ran away. But for a plucky policeman Mr. Fitch thinks he would probably be beyond the need of carriages. Just what surprise is in store for him Mr. Fitch, of course, does not know, but feels sure that if there is any trouble coming he will be in the midst of it.

Oscar Hammerstein received on Saturday a letter from a man who claimed to have had ruined, by a nail in a gallery seat, the only pair of trousers he possessed. He explained that the original value was $4.50, but that wear had reduced them to a two-dollar value, which sum he hoped Mr. Hammerstein would mail him; otherwise, he declared, he would have Mr. Hammerstein arrested for malicious and willful destruction of property. Mr. Hammerstein mailed the $2.

Souvenirs are to be given away on Tuesday night in celebration of the one hundred and twenty-fifth performance of "The Ninety and Nine," Ramsay Morris's play, at the Academy, with its scene of the locomotive dashing at full speed through a blazing forest.

Grace Freeman, prima donna of the company producing "A Country Girl," will make her first professional appearance in Boston, her native city, on Monday next. Miss Freeman is a daughter of Capt. E. A. Freeman, United States Navy, and several navy officers and society folk of Boston are planning to bestow social honors upon the singer during her engagement there.

Henrietta Crosman is writing a volume of her reminiscences as an army girl on the frontier. She is the daughter of a United States Army officer.

Thomas Seabrooke, who has been out of the cast at the Casino for two weeks because of throat trouble, is expected back from Lakewood, N. J., to-day. For a while it was thought that his voice would be affected seriously, but late reports say not.

"I've lost my baby!" cried a fair-haired girl of six or seven years, running up to Manager Harry Sommers in the Knickerbocker Theatre on Christmas night just after the close of the performance. As the child stopped to gulp down a sob her mother explained that the baby was a red doll that the child had lost in the theatre. Although the lights were out, Mr. Sommers turned them on again and found the doll, much to the satisfaction of the little girl.

Marc Klaw said last evening that the firm of Klaw & Erlanger had arranged with the proprietors to represent the Taylor Opera House in Trenton, N. J., for five years, beginning next season.

Many celebrated plays are scheduled for revival by the Proctor stock company during the first months of the new year, including "Fedora," "Cleopatra," "La Tosca," "Under Two Flags," "Hearts Are Trumps," "The Cherry Pickers," "Blue Jeans," "The Still Alarm," and several of the comedies in the repertoire of the late Roland Reed.

Three Cuban actresses, Mary Svetade Masson, Linda Brambilla, and Electa Pasquinelli, arrived yesterday from Havana on board the Spanish steamship Manuel Calvo. They have outgrown Cuba, they said, and are on their way to Spain.

Daniel Frohman received a telegram from Detroit yesterday saying that Miss Harned had left there in the morning and would arrive here to-day and play in Boston to-night. He said that E. H. Sothern, who had been upset somewhat when told of the accident on Saturday, fearing serious results, was satisfied that his wife was hurt only slightly.

CONGRESSMAN AS AUCTIONEER.

Timothy D. Sullivan Sold Boxes and Seats for the Benefit of the Order of Eagles.

Congressman Timothy "Dry Dollar" Sullivan was the auctioneer yesterday at the sale of seats for the benefit performance in the New York Theatre on the 18th inst. in aid of the poor and distressed friends of the Benevolent Order of Eagles. The sale was in the old hall of Koster & Bial's, on West Twenty-third Street. The boxes netted $5,000, and others are to be disposed of on Sunday next. Seats in other parts of the house brought as high as $25 each. The boxes had names, and some of them with the names of the purchasers were:

Box.	Purchaser.	Price.
Dewey	T. P. Sullivan	$500
Schley	Patrick Sullivan	499
Sampson	Lawrence Mulligan	498
McKinley	George A. Kessler	300
Lincoln	Joseph Vendig	250
Washington	Frank Farrell	200
Jefferson	George Consodine	200
Grant	"Dutch" Collins	250
Cleveland	Samuel Harris	225
Lafayette	William Myers	150
Garfield	Lincoln Trust Co	150
Gen. Miles	Mutual Bank	130

"Lou" Betts, "Sol" Epster, George J. Kraus, James Villepigue, Nicholas J. Hayes, and Leo Mayer paid $100 each. "Teddy" Marks paid $25 for a seat in the gallery for his newsboy.

Congressman Sullivan did not wait for bids, if the bidding slackened, but picked out persons in the audience. Espying Frank Farrell, who had made no offer, he shouted: "Frank Farrell bids $200." Considering himself lucky that it was not $250, Farrell acquiesced.

A man had a box knocked down to him for $50. When told that the bidder was acting for another, with a commission to buy a box for $100, the Congressman remarked: "Shaving again, are you?" Turning to the person acting as Secretary, he said: "Cut out that fifty-dollar bid there and make it $100."

OPERA HOUSE CONCERT.

Five Popular Singers Appeared and Did Not Slight the Large Audience with Trifles.

With five of the most popular singers of the Grau Opera Company on the bill last night's concert at the Metropolitan Opera House naturally drew a great crowd. There were no disappointments, Mme. Schumann-Heink, Miss Marylli, Mr. Dani, Mr. Bispham, and Mr. Campanari all appearing, with Mr. Hertz conducting. The concert was in many ways the most satisfactory of the season, the programme being more varied than usual. What is better, the singers did not slight the Sunday night audience, as they are inclined to do often, by offering some trifle, but rendered operatic or oratorio numbers in which they have reputations for excelling, or songs in which their voices are heard to advantage. The audience appreciated it. The Sunday night audiences pay their money and know when they are getting the worth of it. The programme was as follows:

Kaisermarsch ....Wagner
Siciliana from "Cavalleria Rusticana"....Mascagni
Mr. Dani.
Songs—(a) Psalm ....Rebling
(b) "Sei Still" ....Raff
Mme. Schumann-Heink.
Aria, "Why Do the Nations," from "The Messiah" ....Handel
Mr. Bispham and Orchestra.
Overture, "Der Freischuetz" ....Weber
Air, "Dio Possente," from "Faust" ....Gounod
Mr. Campanari and Orchestra.
Dream Pantomime, from "Haensel und Gretel" ....Humperdinck
Miss Marylli and Orchestra.
Prologue, "Pagliacci" ....Leoncavallo
Mr. Campanari and Orchestra.
Air of Micaela, from "Carmen" ....Bizet
Miss Marylli and Orchestra.
Songs—(a) "Oh, That We Two Were Maying" ....Gounod
(Words by Charles Kingsley.)
(b) "Auf Wiedersehen" ....Max Bendix
(Words by James Russell Lowell.)
(c) "Killiecrankie" ....H. H. Wetzler
(Words by Robert Burns.)
Mr. Bispham.
Songs—(a) "Nur wer die Sehnsucht kennt" ....Tschaikowsky
(b) "Fruehlingslied" ....Mendelssohn
(c) "Strampelchen" ....Eug. Hildach
Mme. Schumann-Heink.
Romanza, "Donna non vidi mai," from "Manon Lescaut" ....Puccini
Mr. Dani.
Overture, "William Tell" ....Rossini

BENEFIT FOR MARIE DRESSLER.

A full house marked the benefit performance for Miss Marie Dressler at Hammerstein's Victoria Theatre last night, given under the direction of Messrs. Fisher and Riley. Patrons stood five and six deep back of the orchestra chairs. Most of the comedians and comediennes in the city were in evidence on the stage. The sum of $7,682 was realized.

Edna Wallace Hopper purchased two orchestra chairs for $300, and Joe Weber of Weber & Fields purchased one for $100. These seats, with several others that were sold for sums ranging from $25 to $100, were resold at the box office.

NEW JERSEY'S CORPORATIONS.

Special to The New York Times.

TRENTON, Jan. 4.—John Brooks, Corporation Clerk of New Jersey, has determined that in granting charters to upward of 15,000 industrial corporations New Jersey has authorized the placing on the market of New York about $50,000,000,000 worth of capital stock.

The only corporation to receive authorization to issue more than a billion dollars' worth of stock is the United States Steel Corporation, chartered last year, and which has issued $1,018,368,000. Each year the Governor by proclamation wipes out from 300 to 700 corporations because of their failure to pay the State tax for two years previous.

Of the 2,249 corporations chartered in 1902 70 had authorized capitalizations of $3,000,000 or more each. An even score of the concerns have an authorized capital of $10,000,000 or more.

There are 25 corporations operating under the laws of New Jersey which have issued stock aggregating $50,000,000 or more. Some of the concerns are:

United States Steel Corporation	$1,018,369,000
Northern Securities Company	247,911,300
United States Leather Company	125,000,000
Amalgamated Copper Company	155,000,000
Carnegie Company	160,000,000
American Smelting & Refining Company	99,810,000
Federal Steel Company	99,745,200
Standard Oil Company of New Jersey	95,000,000
American Tobacco Company	68,500,000
American Bridge Company	62,000,000

Sing Sing Catholic Chaplain Dead.

The Rev. John B. Creeden, pastor of St. Augustine's Roman Catholic Church, Ossining, N. Y., and Catholic Chaplain of Sing Sing Prison, died of heart disease on Saturday night in the home of his father, at 180 Second Avenue, this city. He was forty-six years of age, and he had been a priest for twenty-two years. Previous to going to Ossining he was at St. Mary's Church, in Poughkeepsie, and at Warwick, N. Y.

Mission to be Self-Supporting.

The Rev. Dr. Charles C. Creegan, District Secretary of the American Board of Foreign Missions, has received a letter from the Rev. Oliver P. Emerson, Secretary of the Hawaiian Mission Board, in Honolulu, that his mission board will look after all of the interests of the mission in the Sandwich Islands, thus relieving the American Board of all responsibility for the work there. The Hawaiian Mission was established in Honolulu in 1820.

BEECHER MEMORIAL PLAN

Dr. Hillis's Sermon on the Career of the Preacher.

Obligation of Plymouth Church to Erect a Building to be Dedicated to Patriotism.

The Rev. Dr. Newell Dwight Hillis in Plymouth Church, Brooklyn, yesterday morning outlined to a large congregation the plan for the erection, on property west of the church, of a building in memory of the Rev. Henry Ward Beecher. The church authorities have an option on the land, which is desired also by the Board of Education as a site for a school. Those at the head of the movement must raise $100,000 to carry out the purpose suggested.

Dr. Hillis's topic was: "Fifteen years after a great man's death, is Plymouth Church to be overshadowed by an apartment building, or shall we build a shrine to one of the Nation's heroes? What Brooklyn and the world owe to Henry Ward Beecher." He said that Mr. Beecher was entitled to as notable a resting place as Gladstone, Dean Stanley, or Livingstone. Washington, through the efforts of Edward Everett, he said, had his tomb at Mount Vernon; Lincoln sleeps in the heart of the continent; Grant rests on the shores of the Hudson, where pilgrims have already worn a path, while thousands journey every year to the grave of Emerson at Concord. It is almost a crime against our people, he declared, that Webster is not buried in Washington in accordance with his expressed wish. He remarked that few can find the grave of Mr. Beecher in Greenwood without the assistance of a guide.

With the exception of his long pastorate of Plymouth Church, the name of Mr. Beecher has been disassociated with all of his great works, Mr. Hillis said. He founded the Christian Union, and the preacher said that the name he gave it was obliterated from the hymn-book he wrote.

Dr. Hillis described how distinguished foreigners, including clergymen, statesmen, soldiers, Boer Generals, and members of Parliament, sought information to enable them to visit Mr. Beecher's grave, and had been obliged to obtain it at Plymouth Church. The church had an obligation and a duty to perform, he said. It should raise the funds to erect a building dedicated to patriotism, in which Mr. Beecher's remains should rest and contain replicas of the greatest historical events in the world's history, with special reference to the United States. He mentioned Patrick Henry at Williamsburg, Daniel Webster replying to Hayne, and Lincoln at Gettysburg. He estimated that $100,000 would be required, and if not raised by June 1, he declared he would go out, as did Edward Everett, and seek to procure it.

He said that at a meeting to-morrow evening a committee of 100 is to be appointed to appeal for funds, and declared the movement would be justified before the bar of reason.

Dr. Hillis then reviewed the leading incidents in the early life of Mr. Beecher, and declared it had been said truly of him that he carried more sheer weight of genius than any other man of his age. "From the Scylla of indiscriminate eulogy and the Charybdis of malignant criticism," he said, "the people should form an unbiased judgment of what the city and country owe to Henry Ward Beecher."

Charles Spurgeon had pronounced Mr. Beecher the Shakespeare of the English-speaking pulpit, he remarked, and Abraham Lincoln had said of him: "There is no man now living with whom I so often desire to have counsel and take advice from as Henry Ward Beecher."

Mr. Beecher delivered more lectures than John B. Gough or Wendell Phillips, and more sermons than Charles Spurgeon. None had done more for liberty, unity, toleration, charity, and temperance, Dr. Hillis said. He was a religious prophet and a spiritual seer. There have been many voices and many statements, but as the established Church of England had only one Frederick W. Robertson, so America had only one Henry Ward Beecher.

Like his father, Lyman Beecher, who was the foremost theologian in New England from 1820 to 1835, Mr. Beecher kept his church in hot water. He was the greatest orator since the days of Demosthenes, Dr. Hillis said. England pronounced him the superior in oratory of John Bright and William E. Gladstone.

Dr. Hillis told of Mr. Beecher's church work in Indianapolis and Boston before coming to Brooklyn, where he gathered at Plymouth Church 2,500 families in his congregation. "He was a great educator, and multitudes sought light from him," he said. "Plymouth Church ought to cause the erection in his memory of a great educational plant, where the multitudes could come and obtain light. Many ought to give $5,000 each."

The preacher commented on the theology enunciated by Mr. Beecher, explaining the good that had been done by his teachings. He referred briefly to the Theodore Tilton episode, and said that, three months before his death, Mr. Beecher declared himself as innocent of the charges against him as an unborn babe. "And religious men do not lie," Dr. Hillis said, "when they are on the brink of the grave."

By way of a peroration, Dr. Hillis clasped his hands and, as in prayer, addressed himself to the soul of the dead preacher, and eulogized him for his many good works.

DEATH LIST OF A DAY.

Henry L. Townsend.

Special to The New York Times.

PHILADELPHIA, Jan. 4.—Henry L. Townsend, for many years a member of the banking house of De Haven & Townsend, and twice President of the Philadelphia Stock Exchange, died Saturday evening at Hobkirk Inn, Camden, S. C., of a complication of diseases. His wife and Walter T. De Haven, his former partner, and Dr. Judson Dalang were at his bedside.

Henry Lester Townsend was born in Wilmington, Del., April 31, 1847. He was educated at the Military Academy at Westchester. He was a Director in some of the largest corporations in the country, and had been Governor of the Stock Exchange for more than twenty years. In 1891 he was elected President of the Exchange, and Nov. 28, 1898, he was elected to fill the unexpired term caused by the retirement of Robert J. Janney. On March 6 following he was re-elected to a full term. He retired from active business a year ago. He was a member of the Union League, Country Club, Art Club, Manheim Club, Philadelphia Cricket Club, Riverton Gun Club, Kettle Club, Bachelors' Club, Bright Creek Club, Huntingdon Valley Golf Club, and Country Club of Atlantic City.

Prof. Charles J. Bell.

SOMERVILLE, Mass., Jan. 4.—Prof. Charles J. Bell, Professor of Chemistry in the University of Minnesota, died to-day at the residence of his brother, Dr. William A. Bell, where he was spending the holidays. Prof. Bell was born in Somerville in 1855, graduated from Harvard in 1876, studied four years abroad, also at Johns Hopkins University, after which he was Professor of Chemistry in Pennsylvania State College until he accepted a similar position in the University of Minnesota. A widow, a brother, and a sister survive him.

John Taylor Lord.

John Taylor Lord, the eldest son of Samuel Lord, one of the founders of the firm of Lord & Taylor, who died on Friday in Cannes, France, had heart disease. He was in this city in October last, but at that time his malady was not considered serious. Mr. Lord was born in this city sixty-nine years ago. He succeeded to the management of his father's business when the latter retired in 1864. Ten years later, at the age of forty-one years, he retired and went to London. His residence there was in Park Lane. The Winters he spent in Cannes, where he had a cottage. In October of each year he came to this country for a hunting trip, and to look after the details of the management of his father's estate, of which he was the executor. A widow and two daughters, one of whom is the wife of Capt. Hamilton of the British Army, survive him.

Phineas W. Turner.

Special to The New York Times.

HARTFORD, Conn., Jan. 4.—Phineas W. Turner, silk manufacturer of Turnerville, died to-day of heart disease. He was born in Mansfield, Conn., in 1819, and began life as a poor farmer's boy. When the Air Line Railroad from Middletown to Willimantic was built, he ventured nearly all his fortune and lost it, but regained it in later years. He had held the Postmastership in his village since the days of Buchanan, with the exception of the period of Cleveland's second term.

He was known throughout the State for the number and long duration of his law suits, mostly over property rights. In several instances he was opposed by a large body of his townsmen, particularly in the case recently decided, relative to his power to prohibit fishing in a pond on his property. He won in this as in more of his other cases, but they took a good share of his income. He leaves a wife, a son, Arthur G. Turner, who is a Willimantic silk manufacturer, and a brother, H. W. Turner of New York.

SIX DAYS IN THE WEEK

The New York Times

LED IN

ADVERTISING GAINS FOR 1902.

The following statement of advertising gains and losses of New York City morning newspapers, six days in the week, for the year 1902, as compared with 1901, will be found interesting:

		Agate Lines.
The New York Times	gained	454,690
Second morning newspaper in volume of advertising,	lost	10,609
Third " " " "	gained	270,827
Fourth " " " "	lost	39,357
Fifth " " " "	gained	380,761
Sixth " " " "	lost	179,598
Seventh " " " "	gained	85,459

THE NEW YORK TIMES.

"All the News That's Fit to Print."

Obituary Notes.

WILLIAM H. WALKER, a prominent business man of Buffalo, died at his home yesterday. He formerly was President of the Merchants' Bank and First Vice President of the Fidelity Trust Company.

OTIS ALLEN, father of Charles H. Allen, ex-Governor of Porto Rico, died yesterday in Lowell, Mass., aged ninety-four years. He was one of Lowell's oldest and most respected residents.

FREDERICK RUSSELL died of consumption yesterday in the home of his mother, at 42 Pulaski Street, Brooklyn. He was forty years of age, and he had been a newspaper reporter for twenty years in this city. At one time he was political reporter for The Mail and Express.

FAYETTE SMITH, formerly Judge of the Court of Common Pleas in Cincinnati, died yesterday in Greenfield, Mass. He was born in Warwick, Mass., in 1825, and was graduated from Harvard in 1844. His wife, who survives him, is Mary P. Wells Smith, a well-known writer.

MRS. ANN MARY BROWN HAWKINS, wife of Gen. Rush C. Hawkins, died yesterday at her home, 21 West Twentieth Street. She was the daughter of the late Nicholas Brown of Providence, R. I. The funeral will be held to-morrow at St. Stephen's Church, Providence.

WALTER HAYNES BRAINARD died yesterday morning in Minturn Hospital. He was born in Salem, Ohio, on July 22, 185[illegible]. He was a member of the Class of 1876 at Andover, Mass., and he came to New York in 1897, when he entered the firm of Brainard Brothers and became a member of the Produce Exchange. He was First Lieutenant of Company C, Seventh Regiment, National Guard of New York.

ELIZABETH REEVES BROWN, widow of George W. Brown of Forestville, Conn., died of angina pectoris yesterday in the home of her daughter, Mrs. Edward G. Riggs, at 68 South Portland Avenue, Brooklyn. She had been spending the holidays in Brooklyn, and apparently she was in excellent health on Saturday night. She was seventy-one years of age. A few months ago the mother of Mr. Riggs died after a brief illness.

WILLIAM E. LAUER, a retired clothing merchant, formerly a member of the firm of Hornthal, Whitehead, Weissman & Co., died yesterday at his residence, 22 East Eightieth Street, at the age of fifty-six. He was a native of Germany and came to this country when fifteen years old, going to California and later to Nevada during the silver craze. In 1878 he came to New York as representative and a member of the dry goods firm of L. White & Co. of Portland, Ore., and subsequently entered the firm of Hornthal, Whitehead, Weissman & Co., from which he retired eight years ago. Mr. Lauer was a member of the Harmonie Club and of several charitable organizations. A wife and two sons survive him.

MARRIED.

SMITH—AGATE.—On Jan. 3, 1903, at The Dakota, 1 West 72d St., by the Rev. Anson Phelps Stokes, Jr., Mary Virginia Agate, daughter of Prof. Michael I. Pupin, to Winthrop Davenport Smith of New York City.

DIED.

BRAINARD.—On Sunday, Jan. 4, 1903, at Minturn Hospital, Walter Haynes Brainard, in his 44th year.
Funeral private. Interment at Salem, Ohio.

COMPANY C, 7TH REGT., N. G. N. Y., ORDER No. 1.—It is with deep regret the announcement is made to the company of the death of Lieut. Walter Haynes Brainard, Jan. 4, 1903. Interment at Salem, Ohio.
JOHN W. McDOUGALL, Captain.

DALE.—At the Hotel Wellington, on Jan. 2, 1903, Mary A. Dale, widow of John A. Dale.
Funeral services will be held on Monday, Jan. 5, 1903, at the Church of the Messiah, 34th St. and Park Av., at 3 P. M. Relatives and friends are kindly invited to attend. Interment at Cambridge, Mass.

DE ROSSET.—On Jan. 3, Ivie de Rosset, youngest child of the late Dr. M. J. de Rosset and Adelaide Meares.
Relatives and friends are invited to attend the funeral services at the residence of her brother-in-law, A. M. C. Parker, 233 West 74th St., on Monday, Jan. 5th, at 3 P. M.

EARLE.—On Friday, Jan. 2, 1903, at his residence, Earle Cliff, Edgecombe Av. and 160th St., Gen. Ferdinand Pinney Earle.
Funeral services will be held on Monday, Jan. 5, at 3 P. M., at the Church of the Heavenly Rest, 5th Av., near 45th St.

FINLAY.—Jan. 3, at her residence, 385 Grand Av., Brooklyn, Ella V., wife of Mark Finlay.
Interment was made in Greenwood on Sunday.

FOOTE.—John More Foote, at his home, 1,069 Bergen St., Brooklyn, Saturday, Jan. 3, 1903.
Funeral services at his late residence Monday evening, Jan. 5, at 8 o'clock. Interment (private) in Greenwood.

HAWKINS.—On Sunday, Jan. 4, 1903, at her late residence, No. 21 West 20th St., New York, AnnMary Brown, wife of Brevet Brig. Gen. Rush C. Hawkins, and daughter of the late Hon. Nicholas Brown of Providence, R. I.
Funeral at St. Stephen's Church, Providence, R. I., on Tuesday, Jan. 6, 1903.

GILBERT.—On Sunday, Jan. 4, William H. Gilbert, aged 51 years.
Funeral services at the Church of the Heavenly Rest, 5th Av. and 45th St., Tuesday, Jan. 6, at 1:30 P. M.
Pittsburg (Penn.) papers please copy.

LAUER.—On Jan. 4, 1903, William E. Lauer, beloved husband of Cecilia Lauer.
Funeral from his late residence, 22 East 80th St., on Tuesday morning, Jan. 6, at 9 o'clock.
Portland (Oregon) papers please copy.

SLOSSON.—At his residence, Geneva, N. Y., on Friday, Jan. 2, in the sixty-eighth year of his age, J. Lawrence Slosson, formerly of this city.
Notice of funeral hereafter.

SMITH.—Suddenly, at Shrewsbury, N. J., Jan. 1, 1903, in the 71st year of her age, Margaret Johnstone, wife of the late E. Delafield Smith.
Funeral Monday, Jan. 5, at 2:30 P. M., from her residence in Shrewsbury, N. J. Carriages will meet the 12:20 Pennsylvania train from New York at Red Bank.

THAYER.—At Catskill, N. Y., Jan. 2, 1903, Eliza Lucy Thayer.
Funeral services at the residence of her niece, Mrs. Romeyn A. Salisbury, 396 Washington Av., Brooklyn, Tuesday afternoon, Jan. 6, at 2:30 o'clock.
Portland (Me.) papers please copy.

WARD.—At Lakewood, N. J., on Friday morning, Jan. 2, 1903, Emily Potter Ward, widow of Oliver Delancey Ward of New York City, in the 87th year of her age.
Funeral services at the Church of the Divine Paternity, corner 76th St. and Central Park West, on Monday, Jan. 5, at 2 o'clock P. M.

WHITE.—On Jan. 3, 1903, Catharine R., widow of Oliver White, M. D., in her 83d year.
Funeral service Monday, 2 P. M., at 297 West 131st St., New York City. Interment Tuesday in Ivandell Cemetery, Somers, N. Y.

WHITNEY.—On Jan. 3, 1903, Ann M., widow of the late Milton Whitney of Baltimore.

VETERAN CORPS OF ARTILLERY.—Members are requested to attend the funeral services of their late associate, Gen. F. P. EARLE, at the Church of the Heavenly Rest, 5th Av., near 45th St., at 3 P. M., on Monday, Jan. 5.
HOWLAND PELL, Adjutant. MORGAN DIX, Commandant.

MEMBERS OF THE ORDER OF THE FOUNDERS and Patriots of America are requested to attend the funeral of their late Associate and Secretary General, Gen. FERDINAND P. EARLE, at the Church of the Heavenly Rest, Monday, Jan. 5th, at 3 o'clock, wearing insignia.
RALPH E. PRIME, Governor General.

JOHN RINGEN'S DEATH.

Prosperous at One Time, He Lost Everything in Speculation.

John Ringen, sixty years of age, who was in good circumstances at one time, but lost everything in speculation, was found dead in bed yesterday in the boarding house of Mrs. Mary Muller, at 248 Kent Avenue, Williamsburg. Apparently he was in good health on Saturday evening, when he participated in a reception, but late in the evening he said to a guest:

"This reminds me of the days when I was in good circumstances, and had a happy home. Sometimes I feel as if I should like to be dead. All my dear ones have long since gone from me. Remember that when you are left alone in the world your only friend is your pocketbook."

Whether he killed himself by poison can be determined only by an autopsy.

Charles Ringen, a brother, lives at 362 South Fourth Street. He told the police that he was unable to take charge of his brother's body, as he is very poor, and that the body would have to go to the Morgue.

Pierre Laffitte Dead.

PARIS, Jan. 4.—Pierre Laffitte, leader of the French Positivists, is dead. He was born in 1823.

DEATHS REPORTED JAN. 4.

Manhattan.

Ages of one year or under are put down one year.

Name and Address.	Age in Yrs.	Date D'th Jan.
ALEXANDER, Dora, 235 E. 114th St.	73	3
ADAMS, Sarah, 551 W. 42d St.	41	3
AMBRUSO, P., 197 Elizabeth St.	1	3
BUXBAUM, Herman, 3 E. 15th St.	80	2
BUNDSCHUH, Edward, 1,467 Av. A.	33	2
BACHELOR, G. M., 365 W. 30th St.	47	3
BIGLOW, Catherine, 223 E. 40th St.	37	3
BERRY, Stephen, New York Hosp.	38	3
BRACHFELD, Rosie, 61 Mangin St.	2	2
COSTELLO, Michele, 22 Prince St.	32	2
COLLINS, Mary, 561 Broome St.	50	1
COHEN, Morris, 26 Ludlow St.	20	2
COHEN, Dora, 26 Ludlow St.	45	3
COHEN, David, 26 Ludlow St.	45	3
CHINGAN, James, House of Relief	61	3
CARROLL, Thomas, 240 E. 102d St.	1	3
DALE, Mary A., Hotel Wellington	86	2
DUNCAN, Margaret, 43 W. 19th St.	82	3
EMLICH, John, 2,386 Broadway	54	3
ETKOWSKI, Henry, 25 Bayard St.	36	3
FERGUSON, Edward, 592 2d Av.	68	3
FREDERICK, Theodore, 26 Av. A.	1	3
FARRELL, Thomas, 200 Amity St., Flushing	25	4
FAGAN, Mary, 446 W. 44th St.	17	3
FEINBERG, Betsy, 384 Cherry St.	1	3
FOLEY, Margaret, 325 E. 48th St.	1	3
FITZSIMMONS, John, 332 E. 40th St.	37	1
GOLDFARB, Kaufman, 90 Lewis St.	45	1
GRESBECK, C., 339 E. 23d St.	25	2
GILBERT, W. H., St. Vincent's Hosp.	52	4
GALLAGHER, Denis, 489 Pearl St.	67	3
HUGHES, Cecilia, 434 E. 80th St.	7	2
HALPERIN, Sarah, 238 Henry St.	8	3
HILLIARD, Perine, 135 W. 108th St.	76	3
HERZ, Harriet, 2,104 2d Av.	2	3
HORN, Joseph, 413 E. 60th St.	4	1
JORDAN, John J., 114 King St.	19	1
JOSINSKY, R. T., 173 W. 99th St.	63	2
KLEIN, Martin, 490 E. Houston St.	50	3
KRAVIN, Bridget, 454 W. 17th St.	29	3
KELSO, Andrew J., 69 W. 130th St.	45	3
LUHR, Frederick, Jr., 1,636 2d Av.	21	3
MOHUN, Margaret E., 124 E. 91st St.	57	2
MEEHAN, Peter, 31 2d Av.	28	1
MULLIGAN, Ann, 426 Cherry St.	73	3
METZGER, Elise, 100 W. 102d St.	40	2
MANNIX, Mary J., 1,542 1st Av.	5	3
McKNIGHT, Mary, 176 Avenue A.	35	3
McCARTHY, Ellen T., 644 Amsterdam Av.	48	3
McNAMEE, John, 305 3d Av.	62	1
NUSSBAUM, Sarah, 50 Columbia St.	48	4
NOONAN, Mary, 308 E. 45th St.	70	2
O'BRIEN, Martin W., 362 W. 53d St.	45	3
PETRI, Henry, 407 Madison St.	25	1
PAYNE, Susan, Baptist Home	82	3
PFEIFFER, Adam, 725 E. 11th St.	56	3
QUINN, John J., 34 Mt. Morris Av. W.	54	3
QUIGLEY, Mary, 516 W. 26th St.	31	3
ROTH, Frederick H., 396 3d Av.	33	3
RAISER, Caroline, 1,675 Av. A.	28	3
ROSSET, Iric de, 233 W. 74th St.	22	3
ROCH, Edward, 309 E. 32d St.	85	3
RAVENS, Annie, 127 E. 120th St.	39	4
ROBINSON, Francis, 231 W. 63d St.	59	1
SUPPEL, Christina, 201 W. 88th St.	29	3
SULLIVAN, Eugene, 516 E. 18th St.	56	3
SOLOMON, James J., 1,695 Lexington Av.	27	3
SCHMIDT, Susanna, 425 E. 88d St.	64	3
SCHNEIDER, S., 156 Forsyth St.	1	3
STERNE, Pincus E., 117 W. 57th St.	78	3
VITACCO, Josie, 247 Mulberry St.	1	3
VIX, Katie, 151 1st Av.	7	3
VERBNITSKY, A., 419½ Cherry St.	63	3
VAN COTT, Rosetta D., 329 Manhattan Av.	71	3
WALSH, Edward, 21 Bloomfield St.	38	2
WATSON, Lydia A., 67 W. 11th St.	50	2
WHEALAN, William, 529 W. 48th St.	9	3
ZIMMERMAN, B., 141 Monroe St.	49	3
ZAISER, Barbara, 217 E. 76th St.	63	4

Bronx.

Name and Address.	Age in Yrs.	Date D'th Jan.
COSAO, Anslem, 603 East 146th St.	20	3
CAGANO, V., 3,105 Jerome Av.	34	2
CROOKS, Mary A., 1,596 Bathgate Av.	78	1
FLATTMANN, Christina W., 705 East 136th St.	71	3
GIESCHEN, Anna M., 1,087 Dawson	60	2
HIGGINS, C., 562 East 136th St.	1	3
KLEMAN, G. W., 569 East 163d St.	19	1
O'CONNELL, Morris, 309 East 112th.	32	2
SEELER, Frieda, 315 East 147th St.	7	2
TRAPHAGEN, F. A., 624 East 179th	16	2
WRIGHT, Nettie N., 2,089 Ryer Av.	50	2

Brooklyn.

Name and Address.	Age in Yrs.	Date D'th Jan.
BROWN, Mamelinde P., Memorial Hosp.	2	3
BROWN, H. G., 754 Willoughby Av.	60	1
BARR, Ruth A., 1,857 Nostrand Av.	5	2
BEHAN, Augusta W., 251 St. Nicholas Av.	1	2
CURRY, Catharine, 49 4th St.	84	2
CRESCUOLO, Umberto, 68 Adams St.	1	3
CARR, Loretta, 581 Court St.	7	3
CLARK, Leo, Kingston Avenue Hosp.	1	3
COYNE, T., 176 Gold St.	72	3
CLACK, Mabel E., 25 Milford St.	1	3
CLARK, Ellen, 166 27th St.	70	3
CANNING, Margaret, 131 Engert St.	17	3
CAREY, D. J., 394A 10th St.	67	3
COHEN, Mary, 130 Manhattan Av.	74	3
DOUGHERTY, Rosanna, Home for Aged	70	3
DOLAN, Mary, 300 St. Mark's Av.	54	2
ESKIN, Samuel, Brooklyn Hosp.	5	3
EAGAN, Ann, Home for Aged	70	3
FARRELL, Mary, 194 Conover St.	37	3
FINLAY, Ella V., 385 Grand Av.	53	3
FREY, Henry, 184 Stanhope St.	39	3
GOVERNALE, Margareta, 59 Walton	1	3
GABRIEL, C. G., 235 Powers St.	1	3
GANTERT, A., 90th St. and Avenue X.	68	3
GALLY, Amy, 1,436 Atlantic Av.	1	2
HILL, Mary, 486 Waverly Av.	56	1
HAVILAND, Mary, Consumptives' Home	42	3
HAYES, Mary, 470 Sackett St.	28	1
HENDERSON, May G., 39 Cumberland St.	1	3
HUNT, G. E., 145 Devoe St.	73	3
JOHNSTON, R. J., 387 President St.	40	3
KELLY, Sarah, 65 Waverly Av.	24	1
KELLY, Ella, St. Catharine's Hosp.	9	3
LEAVEY, T., 91 Graham St.	55	3
LUNNY, John, 1,504 5th Av.	3	3
LEWIS, Sarah, 112 Manhattan Av.	55	3
LOVETT, M. P., 131 Schermerhorn	1	3
MILLS, Ethel, 744 Park Av.	47	3
MURPHY, Hannah, St. Catharine's Hosp.	69	3
MIESSELL, Irene, 292 Ralph St.	1	3
MILLER, Charlotte E., 716 Halsey St.	22	1
MORRIS, Terence, 216 Steuben St.	46	1
MILLER, Daisy, L. I. State Hosp.	37	1
McGRATH, James, 361 18th St.	68	3
McKNIGHT, F., Methodist Episcopal Hosp.	14	3
NEWMAN, S., 85 Stockton St.	5	3
RICHARD, Jane, 237 35th St.	63	3
ROBINSON, Bridget A., 178 Nevins	60	1
RETHAN, Barbara, 290 Stockholm	71	3
RODDA, F., 147 4th Av.	18	3
STEWART, J., 455 Prospect Av.	55	3
SMITH, Jonathan, 151 Baltic St.	59	3
STUTTER, J., 19 Old Wood Point	1	3
SCHMUCKER, A. J., 306 Chauncey St.	1	3
STOOTHOFF, Mildred V., 906 Hamburg Av.	1	3
STEIB, Margaretta, 1,436 Myrtle Av.	37	3
SADERSVIAM, G., 608 4th Av.	21	3
TRAVERS, Margaret, 2,039 Fulton	67	3
VON BRAMER, Celia E., 1,142 5th Av.	1	3
WIOCK, G., 30 Johnson Av.	2	3
WHITE, Caroline, 669 E. 33d St.	56	3
WAGNER, F. F., 341 Gates Av.	1	3
WALKER, Mabel, 367 Arlington Av.	19	3

NEW-YORK LIFE INSURANCE CO.

JOHN A. McCALL, PRESIDENT.

BALANCE SHEET, JANUARY 1, 1903.

ASSETS.

United States, State, City, County and other Bonds (cost value, $218,423,051), market value, December 31, 1902,	$225,039,295
Bonds and Mortgages (505 first liens),	26,125,318
Deposits in Trust Companies and Banks, at interest,	22,622,058
Loans to Policy-holders on their Policies as security (legal val. thereof, $35,000,000)	22,093,674
Real Estate (26 pieces, including twelve office buildings, valued at $10,990.000),	12,880,000
Loans on Bonds (market value, $5,949,420),	4,104,000
Quarterly and Semi-Annual Premiums not yet due, reserve charged in Liabilities,	3,147,027
Premium Notes on Policies in force (Legal Reserve to secure same, $4,300,000),	2,664,476
Premiums in transit, reserve charged in Liabilites,	2,294,277
Interest and Rents accrued,	1,870,775
Total Assets (per Certificate of New York Ins. Dept.),	**$322,840,900**

LIABILITIES.

Policy Reserve (per certificate of New York Insurance Dept.), Dec. 31, 1902,		$268,344,420
All other Liabilities on Policies, Annuities, Endowments, &c., awaiting presentment for payment,		4,462,361
Reserve on Policies which the Company values above the State's standard,	$5,397,325	
Reserve to provide Dividends payable to Policy-holders during 1903, and thereafter, as the periods mature:		
To holders of 20-Year Period Policies,	23,877,328	
To holders of 15-Year Period Policies,	8,270,742	
To holders of 10-Year Period Policies,	588,663	
To holders of 5-Year Period Policies,	887,401	
To holders of Annual Dividend Policies,	800,947	
Reserves to provide for all other contingencies,	10,511,715	
Total		50,034,119
Total Liabilities (per Certificate of New York Ins. Dept.),		**$322,840,900**

CASH INCOME, 1902.

New Premiums (Annuities, $1,712,429),	$15,588,022	
Renewal Premiums,	49,461,923	
TOTAL PREMIUMS,		$65,049.945
Deposits on account of Registered Bond Policies, etc.,		463,831
Interest Receipts from:		
Bonds owned,	$8,441,147	
Mortgage loans,	1,405,806	
Loans to Policy-holders, secured by Policies,	1,243,009	
Bank Deposits and Collateral Loans,	796,898	
TOTAL INTEREST RECEIPTS,		11,886,860
Rents from Company's properties,		1,058,591
Profits realized on Securities sold during the year,		649,174
Total Income,		**$79,108,401**

EXPENDITURES, 1902.

Paid for Death-Claims ($15,932,507), Endowments ($4,045,102), and Annuities ($1,626,605),	$21,604,215
Paid for Dividends and Surrender Values to Policy-holders,	8,954,344
Commissions and all other payments to agents ($6,710,251) on New Business of *$302,798,229; Medical Examiners' Fees, and Inspection of Risks ($824,339),	7,534,590
Home and Branch Office Expenses, Taxes, Advertising, Equipment Account, Telegraph, Postage, Commissions on $1,250,829,797 of Old Business and Miscellaneous Expenditures,	8,832,442
Balance for Reserves—Excess of Income over Expenditures for year,	32,182,810
Total Expenditures and Balance to Reserves,	**$79,108,401**

** The New Business of 1902, which was $40,000,000 more than that of 1901, was secured at a lower expense rate.*

New Business Paid for in 1902, . . . $302,798,229.
GAIN IN 1902, . . $40,011,054.

Total Paid-for Insurance in force, $1,553,628,026.
GAIN IN 1902, . . $188,258,727.

BONDS OWNED (Company does not invest in Stocks) DECEMBER 31, 1902.

GOVERNMENT BONDS.

	Rate of Int.	Valued at	Market Val. Dec. 31, '02.
Argentine Republic, 1898	6	77	$49,289
Austrian Government, Gold Rentes	4	120	4,164,098
Austrian Hungarian Rentes	4%	101	1,127,665
Austrian Kronen Rentes	4	100	212,000
Brazilian Government, 1898	5	91	45,500
Bremen, Germany, 1908	3½	100	119,000
British Consols of 1901	2¾	2½	460,000
British Consols of 1902	2¾	2½	1,150,000
British Government, Exchequer	3	98	1,430,751
Bulgarian Government, French Rentes	3	96	17,955
French Rentes of 1901	3	99	191,966
Havana Treasury, Cuba	6	110	27,808
Hungarian Gov't, Gold Rentes of 1887	4	120	120,300
Hungarian Kronen Rentes	4	97	393,820
Italian Government	4½ & 5	102	1,442,980
Lucerne, Switzerland	4	103	79,516
Prussian Government	3 & 3½	92	1,847,409
Prussian Government, Consols	3	92	608,709
Queensland Debentures	3½	99	48,176
Russian Gov't, Chinese Eastern Railway	4	92	39,790
Russian Consol'd Interior Railway	4½	100	40,700
Russian Gov't, Moscow, Jar. & Arch. Ry.	4	99	219,279
Russian Gov't, Moscow, Kazan Ry	4	92	421,662
Russian Gov't, Moscow-Riasan Ry	4	101	12,620
Russian Gov., Mos., Win. & Rybinsk Ry.	4	99	866,493
Russian Gov't, Nicholas Railway	4	94	88,548
Russian Gov't, Riasan-Ural Railway	4	99	444,019
Russian Gov't, Rybinsk Railway	4	99	110,388
Russian Gov't, S. E. Ry., Gold, 1900	4	100	1,948,000
Russian Gov't, Southeastern Railway	4	99	101,199
Russian Gov't, S. W. Ry., Gold, 1885	4	99	12,437
Russian Gov't, State Nobil'y, Agrar'n Bk.	4	94	2,259,243
Russian Gov't, State Rentes	4	97	378,785
Russian Gov't, Wladikawkas Ry., 1898	4	99	78,228
Russian Gov't, Wladikawkas Ry., 1900	4	100	2,952,000
Servian Government, State Loan	4	74	8,589
South Australian Cons., 1916	3	94	22,873
Spanish Interior	4	73	21,134
Stockholm City, Sweden	4	100	242,198
Swedish Government, State	3½	99	94,545
Swiss Gov't, Loans of 1883-9, & 1897, 3½ & 3		100	20,265
United States of America, Consols, 1907	4	108	216,000
U. S. of Mexico, Ext. Cons., Gold	5	98	2,148,956
U.S. of Mexico, Int'l Debt. Cons., Ser. 1 & 2	5	99	22,344
Vevey, Switzerland	4	100	159,225
Wurtemberg Government, State	3½	100	45,220

(Total Government Bonds, $37,010,588.)

STATE AND MUNICIPAL BONDS.

Arizona Territory 1949	5	110	16,500
Atlanta City, Ga. (Water), Gold, 1925	4	107	141,240
Atlanta City Ga. (Redem.), 1916	4½	110	5,500
Austin City, Tex., Gold, Refund'g, 1981, 9-4	5	75	123,000
Butler County, Ohio, 1921 & 1924	4½	112	33,600
Dallas City, Texas, Funding, 1917	6	114	102,900
Dallas City Texas, Gold, 1928	5	108	113,400
Dallas City, Texas, Gold, 1931	5	108	270,000
Davidson County, Tenn., 1915	4½	102	63,040
Essex Co., N.J., Park, Gold, av. mat., 20's, yrs 3		105	206,850
Findlay, Ohio, av'ge maturity, 2½ yrs	6	105	10,500
Flatbush, N. Y. (Water), 1911	6	120	24,000
Galveston, Tex., av'ge mat. 22½ yrs.	5	65	109,850
Jefferson County, Alabama, 1921	6	112	112,000
Jefferson County Alabama, 1917	6	112	212,800
Jersey City, N. J., 1916 & 1921	5	112	336,920
Jersey City, N. J., av'ge maturity 4's, yrs.	7	111	227,850
Madison County, Alabama, 1919 & 1929	5	102	94,800
Massachusetts State, Gold, 1915-1929	3	99	3,589,000
Mecklenburg County N. C., 1920	6	115	5,750
Memphis City Tenn., Tax. Dist., 1915	6	115	115,000
Middletown, Conn., 1915	4	105	52,800
Mississippi State, 1919	4	102	20,400
Montgomery City, Ala., 1918, 1921 & 1924	6	112	224,000
Morris County, N. J., 1935	4	112	392,000
Nashville City, Tenn. (Water), 1919	4	102	306,000
New York City, Dock, 1924	3	96	384,000
N.Y. City (Morris'a & W. F'ms) 1906-2147	7	125	30,000
New York City, Corlears Hook Park, 1913	3½	102	102,000
New York City, School, 1913	3	98	294,000
New York City, Street, 1916	3	97	485,000
North Knoxville, Tenn. (Municipal), 1919	5	112	112,000
Norwalk, Conn., Funding, 1918	3½	101	252,500
Ottawa City, Canada, Gold, 1908	5	110	110,000
Peoria Township, Ill., Funding, 1910	5	108	65,880
Petersburg City, Va., 1905	6	106	31,800
Pierce County, Wash., Gold, 1912	5	104	182,000
Pierce County, Wash., Funding, 1911	6	108	102,600
Quebec City, Canada, Gold, 1914	4½	106	53,000
Quebec City, Canada, Gold, 1922	4½	108	162,000
Quebec City, Canada, 1930	3½	100	425,000
Quebec City, Canada, 1931	2½	100	100,000
Quebec City, Canada, 1931	2½	100	100,000
Quebec (Province of), Gold, 1908	5	106	84,800
Richmond City, Va., 1904	6	118	59,000
Richmond City, Va., 1925 & 1926	4	108	265,000
Rome, Ga., Gold, 1928	4½	99	161,370
St. Joseph, Mo., School Board, 1914	4	102	190,740
Salt Lake City, Utah, 1912	5	108	54,000
Salt Lake City, Utah, Gold, 1914	5	108	324,000
San Antonio, Texas, 1917	5	105	155,400
School Dis., Multnomah Co., Ore., 1913	6	115	86,250
Sch'l Dist., Salt Lake City, Utah, Gold, 1913	5	108	54,000
Sch'l Dist., Spokane Co., Wash., Gold, 1910	6	110	99,000
Seattle, Wash., Gold, 1912	5	106	530,000
West Chicago Town, Ill., 1910	5	104	241,280
Whitman Co., Wash., Funding, Gold, 1913	5	106	106,000

(Total State and Municipal Bonds, $14,833,120.)

RAILROAD BONDS.

	Rate of Int.	Valued at	Market Val. Dec. 31, '02.
Adirondack, 1st Mtge., g. by D. & H., 1942	4½	110	1,045,000
Alb. & Sus. 1st Cons. Mtge., g. by D. & H., 1906	7	110	617,300
Ath., Top. & S. F'e, Adjust'mt (Stamped) 1995	4	90	720,000
Atch., Top. & Santa Fé, Gen. Mtge., 1995	4	101	4,040,000
Atch., Top. & Santa Fé, Ser. Debs., 1907-14	4	95	6,650,000
Atlantic Coast Line, 1st Cons. Mtge., 1952	4	100	400,000
Atlantic Coast Line, L. & N., Bond Sys.		100	5,000,000
Balt. & Ohio (Pitts. L.E. & W.Va.), 1941	4	94	705,000
Balt. & Ohio, S.W. Div., 1st Gold, 1925	3½	87	2,040,150
Buffalo, N. Y. & Erie, 1st Mtge., 1916	7	127	63,500
Bur., C.R. & No., 1st Cons. Mtge., Gold, 1934	5	120	120,000
Bur., C. R. & No., 1st Mtge., 1906	5	102	42,840
Canadian No., 1st, g. Prov. Manitoba, 1929	4	99	963,587
Cedar Rapids, I. F. & No. W., 1st, gr., 1921	5	113	548,800
Cent. Pac., 1st Ref., Gold, g. S. Pac. Ry., 1949	4	99	990,000
Cent. Pac., Mtge., Gold, g. S. Pac. Ry., 1929	3½	84	42,000
Cen. R.R. & B. Co., Ga., Col. Tr., Gold, 1937	5	106	1,060,000
Cen. R.R. of N.J., Equip., "Ser. B," 1903-12	4	98	980,000
Cen. R.R. of N.J., Gen'l Mtge., Gold, 1987	5	182	8,186,000
Chesapeake & Ohio, 1st Cons., 1939	5	117	877,500
Chicago & Alton Refund., Gold, 1949	3	82	4,378,800
Chic., Burl. & Quincy, 1st Mtge., 1903	7	101	247,480
Chic., Burl. & Quincy, Illinois Div., 1949	3½	96	480,000
Chic. & East. Ill., 1st Cons., 1934	6	135	303,750
Chic. & East. Ill., Gen'l Cons., 1st, 1937	5	120	240,000
Chic., Ind. & Louisville, Ref. Mtge., 1947	6	127	175,260
Chic., Mil. & St. P., Gen'l, Gold, 1989	3½	100	1,800,000
Chic., Mil. & St. P. (H. & D. Div.) 1st, 1910	5	106	121,900
Chic., Mil. & St. P. (H. & D. Div.) 1st, 1910	7	118	680,120
Chic. & N. W. Debenture, 1921	5	113	2,260,000
Chic. & N. W., Gen'l, Gold, 1987	3½	104	3,040,000
Chic. & N. W., Sking. Fd. of 1879, 1929	6	113	485,060
Chic., R. I. & Pac., Gen'l, Gold, 1988	4	106	2,120,000
Chic. & St. L., 1st Mtge. (Atch. Sys.), 1915	6	115	287,500
Chic., St. P., M. & O., Cons. Mtge., 1930	6	134	1,407,000
Chic. & W. Ind., Gen'l Sking. Fd., Gold, 1932	6	116	1,206,000
Cinn., Hamil. & Dayton, Gen'l Mtge., 1942	5	111	1,110,000
Cinn., San. & Clev., 1st Cons., Gold, 1928	5	112	840,840
Clev., Cinn., Chic. & St. Louis, Gen. Mtge.	4	98	1,960,000
Clev., Col., Cinn. & Inds., 1st Cons., 1914	7	127	365,760
Clev., Col., Cinn. & Inds., Gen'l Cons., 1934	6	130	1,300,000
Clev., Lor. & Wheeling, 1st Cons., 1933	5	112	280,000
Denv. & Rio Grande, 1st Cons., Gold, 1936	4	98	784,000
Denv. & Rio Grande, 1st Cons., Gold, 1936	4½	102	714,000
Detroit & Mackinac, Mtge., Gold, 1995	4	91	73,710
E. Ry. of Minn., N. Div., 1st, Gold, gr., 1948	4	102	1,734,000
E. Tenn., Va. & Ga. Cons., Mtg., Gold, 1956	5	117	643,350
Elgin, Joliet & Eastern, 1st, 1941	5	111	166,500
Erie-Penn., Coll. Trust, 1951	4	90	2,902,500
Evansville & Inds., 1st Con., guar., 1926	6	107	495,410
Evansville & Inds., 1st, Gold, guar., 1924	6	107	214,000
Evansville & T. H., 1st Cons., Gold, 1921	6	117	351,000
Evansville & T. H., 1st Gen'l, Gold, 1942	5	102	76,500
Flint & Pere Marquette, Gold, 1920	6	118	118,000
Fre't, Elk. & Mo. V., Cons., guar., 1933	6	135	1,350,000
Georgia Southern & Florida, 1st, 1945	5	113	113,000
Greenbriar Ry., 1st, g. Ches. & Ohio, 1940	4	97	970,000
Houston, E. & W., Tex., 1st, guar., 1933	5	102	255,000
Ill. Cent'l, L'ville Div., & Ter'l, Gold, 1953	3½	95	2,963,050
Ill. Cent'l, St. L. Div. & Ter'l, Gold, 1951	3½	96	2,582,400
Ind., Dec. & West., Equip., 1903-11	4	107	247,170
Ind., Dec. & West., Equip., Monthly, 1905	5	97	155,200
Indianapolis & St. Louis, 1st, 1919	7	130	183,300
International & Great Northern, 1st, 1919	6	119	595,000
Kansas City Cable, 1st, Gold, 1911	5	100	411,000
Kan. City, St. Jo. & C. B. Mtge., 1907	7	111	155,400
Lake Erie & Western, 2d, Gold, 1941	5	115	1,035,000
Lehigh Valley Ry. of N.Y., 1st, guar., 1940	4½	106	848,000
Lehigh Valley Terminal, 1st, guar., 1941	5	110	165,000
Lewiston, Bruns. & Bath, 1st, Mtge., 1913	5	83	207,500
Long Dock Co., 1st Mtge., Gold, 1935	6	133	1,330,000
Louisiana Western, 1st Mtge., Gold, 1921	6	109	327,000
Louisville & Nash., Coll. Tr., Gold, 1916	4	98	490,000
Louisville & Nash., Coll. Tr., 1931	5	110	165,000
Louisville & N., Mob. & Mont'y, 1st, 1945	4½	100	1,090,000
Louisville & N., N.O. & Mob., 1st, 1930	6	124	124,000
Louisville & Nash., St. Louis, 1st, 1921	6	123	226,320
Louisville & Nash. So. Ry., Joint, 1952	4	92	2,332,200
Louisville & Nash., Unif'd, 1940	4	100	1,800,000
Mahoning Coal 1st, g. L. S. & M. So., 1934	5	118	472,000
Manitoba & S.R., 1st, gr. Prov. Man., 1939	4	100	199,530
Maysville & Lexington 1st, 1908	7	104	47,840
Metropolitan St. Ry. Co., Gen'l, Gold, 1997	5	116	1,160,000
Michigan Central R. R. Co., 1st, 1952	3½	103	4,112,790
Midland of N. J., 1st Mtge., 1910	6	112	958,400
Milw'kee Elec. Ry. & L. Co., Cons., Gold, 1936	5	109	272,500
Milwaukee & Northern, 1st, 1910	6	111	55,500
Minneapolis Union, 1st, guar., 1923	5	108	850,200
Mobile & Ohio, 1st, 1927	6	130	130,000
Mobile & Ohio, Monte'y Div., 1947	5	113	226,000
Mohawk & Malone Ry. Co., guar., 2002	3½	97	1,843,000
Morgan's La. & Tex. R.R. & S.S., 1st, 1918	7	132	990,000
Nash., Chat. & St. K., 1st Cons., Gold, 1928	5	113	395,500
Nash., Chat. & St. Louis, 1st, 1913	7	125	510,450
New York & Harlem, 1st Mtge., 2000	3½	112	4,480,000
N. Y., Lack. & West., 1st Mtge., gr., 1921	6	130	1,300,000
N. Y., L. E. & W. D. & T. Co., 1st, 1913	6	112	1,680,000
N. Y., L. E. & W., 1st Cons., Gold, 1930	7	135	2,700,000
N. Y., Ont. & W., 1st, Gold, P. M., 1903-11	5	103	1,364,750
N. Y., Ont. & W., Ref., Gold, 1992	4	100	1,800,000
N. Y., Sus. & W., 1st Ref., Gold, 1937	5	111	277,500
No. Pac.—Gt. No. C. B. & Q., Coll., 1921	4	94	11,280,000
No. Pac. Prior Lien, 1997	4	102	1,530,000
No. Pac., S.P. & Dul., Div. Mtge., Gold, 1996	4	100	1,221,000
No. Pac. Term., 1st, Gold (guar.), 1933	6	114	646,380
No. West. Elev., Chic., 1st Ref., 1911	4	94	940,000
No. West. Gr. Trunk (in Mich.), 1st, 1910	6	105	44,100
O., Ind. & W. (Pref.), 1st, Gold, 1938	5	102	306,000
Oregon R. R. & Nav. Cons., Gold, 1946	4	100	1,150,000
Oregon Short Line, Cons., 1st, 1946	5	113	1,130,000
Oregon Short Line, 1st, 1922	6	132	1,107,000
Panama Ry., 1st, g. F., Gold, 1917	4½	101	466,810
Penn. Co., Tr., guar. Penn. R.R. Co., 1941	3½	93	1,678,600
Penn. Co., Tr., guar. Penn. R.R. Co., 1916	3½	95	2,375,000
Penn. Equip. Trust, guar., various dates	3½	97	2,037,000
Penn. R. R. Co., Conv., 1912	3½	105	2,257,500
Pitts., C., C. & St. L., Cons., Ser. A, 1940	4½	111	1,110,000
Pitts. C., C. & St. L., Cons., Ser. B, 1949	3½	93	930,000
Raleigh & Gaston, 1st Gold, 1947	5	114	342,000
Reading Co.—J. C., Coll., 1951	4	92	1,840,000
Rio Grande Western, 1st, Cons'd, 1949	4	90	900,000
Rio Grande Western, 1st, Gold, 1939	4	97	242,500
Rio Grande Junc. Ry., 1st, guar., 1939	5	111	126,540
Rochester & Pitts. Cons., 1st, Gold, 1932	6	125	125,000
Rochester & Pittsburgh, 1st, Gold, 1921	6	123	79,950
St. Lawrence & Adiron'k, 1st, Gold, 1996	5	110	275,000
St. L., I. M. & So., Gen'l, L. G., 1931	5	112	784,000
St. L. & San Fran., Equip., various	4	97	1,148,830
St. Louis & San Fran., Gen'l, Gold, 1931	5	118	339,000
St. Louis & San Fran., Gen'l Gold, 1931	6	126	409,500
St. P., Min. & Man., 1st Cons., Gold, 1933	4½	110	1,100,000
St. P., Min. & Man., 1st Cons., Gold, 1933	6	134	1,474,000
St. P., M. & M., Mont. Ext., 1st, Gold, 1937	4	102	255,000
St. Paul & N. Pac., 1st Gen'l, Gold, 1933	6	126	1,512,000
Santa Fé, Prescott & Phoenix, 1st, 1942	5	112	168,000
Savannah, Fla. & West., 1st, Gold, 1934	6	127	635,000
Savannah, Fla. & West., 1st, Gold, 1934	5	118	885,000
Seaboard Air Line, Equip., "Ser. A," 1903-4	5	100	200,000
Second Ave. R.R., N.Y., 1st, Cons., 1948	5	118	295,000
Silver Spgs., Oc. & Gulf, 1st, L.G., 1918	4	95	190,000
South Carolina & Ga., 1st, Gold, 1919	5	105	221,550
So. Pac. of New Mexico, 1st, 1911	6	109	436,000
Southern Railway, Car Tr., 1903-7	4	96	1,252,500
Southern Railway, Coll. Tr., Gold, 1906	4	99	3,960,000
Southern Ry., E. Tenn. Reorganiz'n, 1938	5	114	228,000
Southern Railway, 1st Cons., 1994	5	117	4,835,610
Southern Railway, St. L. Div., 1st, 1951	4	98	2,058,000
South & North Ala., Cons., guar., 1936	5	111	466,950
Taylor's Falls & L. S., 1st, guar., 1914	6	110	231,000
Term'l R.R. Ass'n St. L., 1st, Cons., 1944	5	118	330,200
Texas & New Orleans, 1st, 1905	7	109	314,160
Texas & Pacific, La. Div., 1931	5	103	309,000
Third Av. R.R., N.Y., 1st Con., Mtg., 2000	4	97	1,552,000
Thirty-fourth St., Groast'n, N.Y., 1st, 1906	5	113	197,750
Toledo & O. Cen., W. Div., 1st, Gold, 1935	5	112	252,500
Toledo Trac'n Co., 1st Cons., Gold, 1909	5	101	252,500
Toronto, Ham. & Buff., 1st, Gold, 1946	4	97	485,000
Union Pacific Ry. & L. G., 1st, Gold, 1947	4	103	2,060,000
Union Ry. Co., N. Y., 1st, Gold, 1942	5	119	59,500
Utah & Northern, 1st, 1908	7	112	1,979,800
Western Transit Co., guar., N. Y. C., 1903	4½	100	90,000
West Shore, 1st, gr. N.Y.C. & H.R.R., 2361	4	111	1,110,000
Willmar & S. F., 1st, guar., 1938	5	132	618,000
Wisconsin Central, 1st, Gen'l Mtg., 1949	4	89	16,020

(Total Railroad Bonds, $172,459,137.)

MISCELLANEOUS BONDS.

Am. Dock & Imp. Co., 1st, guar., 1921	5	112	448,000
Am. Safe Deposit Co., 1st Mtge., 1908	6	100	80,000
Brookline G. L. Co., Mass., Gen'l, Gold, 1913	5	104	260,000
Brooklyn Un. G. L. Co., Cons., Gold, 1945	5	116	580,000
Consumers' Gas L. Co., Chic., 1st, 1936	5	107	160,500
Equitable Ill'g G.L. Co., Phila., 1st, 1928	5	105	241,500
Kan. & Hock. Coal, 1st, guar., 1951	5	100	540,000
Kansas City, Mo., G. L. Co., 1st, Gold, 1923	5	100	260,000
Madison Sq. Garden Co., N.Y., 1st, 1919	5	103	771,470
Mutual Fuel Gas Co., Chic., 1st, gr., 1947	5	104	130,000
Int'l Mercantile Marine Bond Syn'd		100	2,200,000
Pat'n & Passaic Gas & El. Co., Cons., 1949	5	102	510,000
People's G. L. & C. Co., Ch., 1st, Con., 1948	6	113	113,000
People's G.L. & C. Co. of Chic., 1st, 1904	6	108	677,700
St. P., Minn., G. L. Co., Con. Extn., 1913	6	114	228,000
St. P., Minn., G. L. Co., Gen'l, Gold, 1944	5	90	450,000
St. P., Minn., G. L. Co., 1st, 1915	6	114	228,000
United Collieries Syndicate		100	500,000
Western Union Tel. Co., Coll. Trust, 1938	5	108	470,250
West. Union Tel. Co., F'g & R.E. Mtg., 1950	4½	103	927,000

(Total Miscellaneous Bonds, $10,746,450.)

FINANCE COMMITTEE: GEORGE W. PERKINS, Chairman.
JOHN CLAFLIN, WOODBURY LANGDON,
EDMUND D. RANDOLPH, WILLIAM R. GRACE,
CHARLES S. FAIRCHILD, GEORGE AUSTIN MORRISON.

(In the foregoing list of Bonds no Bond is in default of interest.)

Total Market Value of Bonds, $225,039,295
Total Cost Value of Bonds, $218,423,051

FINANCIAL.

TAX EXEMPT INVESTMENTS.

Guaranteed Stocks.

1,500 SHARES
Cleveland & Pittsburg 7%
By Pennsylvania.

800 SHARES
Morris & Essex 7%
By Del., Lack. & West.

500 SHARES
Pittsburg, Fort Wayne & Chicago 7%
By Pennsylvania.

325 SHARES
New York, Lackawanna & Western 5%
By Del., Lack. & West.

300 SHARES
Rome, Watertown & Ogdensburg 5%
By N. Y. Central.

225 SHARES
Rensselaer & Saratoga 8%
By Del. & Hudson Co.

150 SHARES
Joliet & Chicago 7%
By Chicago & Alton.

2,500 SHARES
Brooklyn City 10%

Prices upon application.
Additional list of GUARANTEED STOCKS and INVESTMENT BONDS sent on request.

JOSEPH WALKER & SONS,
20 Broad Street, N. Y. City.

AMERICAN BICYCLE COMPANY.

Debenture Holder's Protective Committee.

New York, December 30, 1902.

The undersigned, at the request of the holders of a large amount of the Debentures of the American Bicycle Company who are dissatisfied with the terms offered by the Plan which has heretofore been promulgated for the Reorganization of the affairs of the Company, have organized a Protective Committee, and are preparing a Plan assuring a more equitable treatment of the Debenture Holders, as well as of all other parties in interest. Holders of Debentures of the American Bicycle Company are therefore requested to withhold their bonds for the present, and to communicate with the undersigned Committee, at their office, care of Bowling Green Trust Company, 26 Broadway, New York City, sending their names, addresses, and amount of Debentures held by them.

EDWIN GOULD, Chairman,
FRANCIS L. HIGGINSON,
WILLIAM H. TAYLOR,
PROTECTIVE COMMITTEE.
WM. M. LAWS, Secretary.
SULLIVAN & CROMWELL, Counsel.

MOFFAT & WHITE,

Members New York Stock Exchange,
1 NASSAU STREET, CORNER WALL,
OFFER FOR SALE
New York & N. J. Telephone Co. Stock.
Bell Telephone Co. of Philadelphia Stock.
Hudson River Telephone Co. Stock.
Bell Telephone Co. of Buffalo Stock.
SPECIAL CIRCULARS ON APPLICATION.

CHART SHOWING FLUCTUATIONS ALL active stocks, May, 1901, to January, 1903, 25 cents. Free to subscribers Daily Financial Forecasts. RIDGELY, 30 Broad St., N. Y.

Public Notices.

ATTENTION IS CALLED TO THE ADVERtisement in The City Record of January 3 to 16, 1903, of the confirmation by the Board of Assessors, and the entering in the Bureau for the Collection of Assessments and Arrears, of Assessments for local improvements in the Borough of the Bronx:

23d Ward, Section 11.—Freeman Street paving, from East 169th Street to Southern Boulevard.

24th Ward, Section 11.—Crescent Avenue sewer, between East 187th Street and Arthur Avenue; also, Arthur Avenue sewer, between Crescent Avenue and East 182d Street; also, Adams Place sewer, between Crescent Avenue and East 182d Street; also, Hughes Avenue sewer, between Crescent Avenue and East 182d Street; also, Belmont Avenue sewer, between Crescent Avenue and East 182d Street; also, Cambreling Avenue sewer, between Crescent Avenue and Grote Street; also, Beaumont Avenue sewer, between East 187th Street and East 183d Street.

EDWARD M. GROUT, Comptroller.
City of New York, December 31, 1902.

ATTENTION IS CALLED TO THE ADVERtisement in The City Record of January 3 to 16, 1903, of the confirmation by the Board of Revision of Assessments and the entering in the Bureau for the Collection of Assessments and Arrears, of Assessments for local improvements in the Borough of Manhattan:

12th Ward, Section 8.—Amsterdam Avenue repairing sidewalks and laying another course of flagging, west side, from 181st Street to 190th Street.

22d Ward, Section 4.—Twelfth Avenue regulating, grading, curbing, and flagging, from the northerly side of 47th Street to the southerly side of 52d Street.

EDWARD M. GROUT, Comptroller.
City of New York, December 31, 1902.

ATTENTION IS CALLED TO THE ADVERtisement in The City Record of January 3 to 16, 1903, of the confirmation by the Board of Revision of Assessments and the entering in the Bureau for the Collection of Assessments and Arrears, of Assessment for local improvements in the Borough of the Bronx:

23d and 24th Wards, Section 11.—East One Hundred and Seventy-first Street sewer, from Webster Avenue to Clay Avenue; also, Clay Avenue sewer, from East 171st Street to the street summit, situated south of East 170th Street.

EDWARD M. GROUT, Comptroller.
City of New York, December 31, 1902.

Proposals.

The Red River Valley Company.

Sealed proposals will be received at the offices of The Farmers' Loan and Trust Company, Nos. 16-22 William Street, New York City, for the sale to the Trustee of a sufficient amount of first mortgage six per cent. bonds, due July 1st, 1918, of The Red River Valley Company, to consume $16,261.42.

The right is reserved, however, to reject any and all bids.

Proposals must be presented before 12 o'clock M. on the 12th day of January, 1903, and should be directed as follows:

"Proposals for the sale of bonds of The Red River Valley Company, The Farmers' Loan and Trust Company, Trustee, 16-22 William Street, New York City."

THE FARMERS' LOAN AND TRUST COMPANY, Trustee.
By EDWIN S. MARSTON, President.

SEALED PROPOSALS, ENDORSED "PROPOSALS for Water System and Lighting Plant," will be received at the Bureau of Yards and Docks, Navy Department, Washington, until 1 o'clock, January 10, 1903, and then and there publicly opened for a temporary water system and electric lighting plant at the Naval Station, New Orleans, La. Plans and specifications will be furnished by the Commandant of the navy yard named or by the Bureau. MORDECAI T. ENDICOTT, Chief of Bureau. December 9, 1902.

Fort Wadsworth, N. Y., Jan. 2, 1903. Sealed proposals for building one set of brick [illegible] steward's quarters here will be received [illegible] Feb. 2, 1903. Information furnished on application. United States reserves right to accept or reject any proposal, or any part thereof. Work to commence on building April 1, 1903. Envelopes containing proposals should be endorsed "Proposals for building quarters," addressed [illegible] GEO. L. HICKS, JR., Q. M.

[illegible] BIDS FOR A LEASE OF THE BULKhead between West 78th and 79th Streets, [illegible] River, with privilege of erecting a dump [illegible] thereon, for a term of five years from [illegible] 1903, will be received by the Commissioner of Docks at Pier "A," Battery Place, [illegible] on January 13th, 1903. [illegible]

FINANCIAL.

Metropolitan Trust Company
of the City of New York
37 and 39 Wall St.

Capital, ... $1,000,000
Surplus and Profit, $2,000,000

BRAYTON IVES, President.
BEVERLY CHEW, Second V.-Pres.
BERTRAM CRUGER, Assist. Sec.

TRUSTEES:
William L. Bull, Richard Mortimer, Albert C. Case, Dudley Olcott, Haley Fiske, John E. Parsons, Robert Hoe, Henry C. Perkins, Brayton Ives, Morton F. Plant, Morris K. Jesup, Norman B. Ream, Edward R. Jadson, J. Edward Simmons, Bradley Martin, John T. Terry, D. O. Mills, Samuel Thomas, Geo. Henry Warren

The Trust Co. of America
149 BROADWAY, NEW YORK.
Capital and Surplus $5,656,028.52
ASHBEL P. FITCH....President
WM. H. LEUPP, Vice-President. WM. BARBOUR, Vice-President.
R. J. CHATRY, Secretary. H. S. MANNING, Vice-President.
A. L. BANISTER, Treasurer.

THE NEW JERSEY TITLE GUARANTEE & TRUST CO.,
83 and 85 Montgomery St., Jersey St., N. J. Capital, $200,000; deposits, $5,000,000; undivided profits, $700,000. Organizes, acts as Agent, and furnishes meeting room for Corporations desiring to transact business in New Jersey.

Savings Banks.

The Bowery Savings Bank
128 AND 130 BOWERY.
NEW YORK, Dec. 20, 1902.

A semi-annual dividend at the rate of THREE AND ONE-HALF PER CENT. per annum has been declared and will be credited to depositors on all sums of $5.00 and upward and not exceeding $3,000 which shall have been deposited at least three months on the first day of January next, and will be payable on and after Monday, January 19, 1903.

Money deposited on or before January 10 will draw interest from January 1, 1903.

JOHN D. HICKS, President.
HENRY A. SCHENCK, Comptroller.
WALTER COGGESHALL, Secretary.

109TH SEMI-ANNUAL DIVIDEND.
INSTITUTION FOR THE SAVINGS OF MERCHANTS' CLERKS,
NO. 20 UNION SQUARE.

A dividend for the six months and three months ending **December 31, 1902,** has been declared and will be credited January 1 to all depositors entitled thereto under the by-laws, at the rate of **Three and One-half Per Cent. Per Annum** on sums from $5.00 to $3,000, payable on and after **January 19, 1903.**

Money deposited on or before January 10 will draw interest from January 1.

Bank open daily, holidays excepted, from 10 A. M. to 3 P. M. Saturdays from 10 A. M. to 12 noon.

FRANK M. HURLBUT, President.
WILLIAM H. ROCKWOOD, Secretary.
JOHN T. WEEKS, Cashier.
GEORGE G. WILLIAMS, Treasurer.

Dry Dock Savings Institution,
341 AND 343 BOWERY, NEW YORK.

The Trustees have declared a dividend for the six months ending December 31st, 1902, on all deposits entitled thereto under the by-laws, at the rate of Three and One-half Per Cent. per annum on all sums not exceeding Three Thousand Dollars, payable on and after January 19th, 1903.

Deposits made on or before January 10th will be entitled to interest from January 1st, 1903.

ANDREW MILLS, President.
CHARLES MIEHLING, Secretary.
WM. P. PATTERSON, Ass't Secretary.

WASHINGTON SAVINGS BANK,
SIXTY-FIFTH STREET and BROADWAY.
Interest declared for term ending Dec. 31, at rate of
FOUR PER CENT.
per annum on amounts not exceeding $500, and
THREE and ONE-HALF per cent.
per annum on amounts from $500 to $3,000.
Deposits to January 10 draw interest from Jan. 1.
Bank open evenings, Saturdays and Mondays, 6 to 8 P. M. J. G. ROBIN, Comptroller.

THE NEW YORK SAVINGS BANK,
N. W. COR. 14TH ST. AND 8TH AVE.

The Trustees have ordered that the interest to be credited to depositors January 1, 1903, shall be at the rate of THREE AND ONE-HALF PER CENT. PER ANNUM on all sums from $5 to $3,000.

Deposits made on or before January 10 will draw interest from January 1.

WILLIAM FELSINGER, President.
RUFUS H. WOOD, Treasurer.
ARCHIBALD M. PENTZ, Secretary.

NORTH RIVER SAVINGS BANK
266 West 34th Street (Near Eighth Avenue.)
74TH SEMI-ANNUAL DIVIDEND.

The Board of Trustees have directed that interest be credited depositors on December 31st, 1902, at the rate of THREE AND ONE-HALF PER CENT. per annum on sums of $5.00 to $3,000.

Deposits made on or before January 10th will draw interest from January 1st.

SAMUEL D. STYLES, President.
ALEXANDER C. MILNE, Treasurer.
IRVING M. SHAW, Secretary.

GREENWICH SAVINGS BANK,
S. E. Cor. 6th Ave. and 16th St.

INTEREST AT THE RATE OF THREE AND ONE-HALF PER CENT. PER ANNUM will be credited depositors for the SIX MONTHS and THREE MONTHS ENDING DEC. 31, 1902, on all sums from five dollars to three thousand dollars entitled thereto under the by-laws, payable JAN. 19, 1903.

JOHN HARSEN RHOADES, President.
JAMES QUINLAN, Treasurer.
B. OGDEN CHISOLM, Secretary.

Deposits made on or before JAN. 10, 1903, will draw interest from JAN. 1, 1903.

IRVING SAVINGS INSTITUTION,
115 Chambers St., New York City.

The trustees of this institution have declared interest on all sums remaining on deposit during the three and six months ending Dec. 31, 1902, at the rate of FOUR PER CENT. per annum on amounts from $1 to $3,000, payable on and after Monday, Jan. 19, 1903. Deposits made on or before Jan. 10th will draw interest from Jan. 1st.

W. H. B. TOTTEN, President.
G. BYRON LATIMER, Secretary.

EXCELSIOR SAVINGS BANK,
N. E. Cor. 23d St. and 6th Ave.

The Trustees have ordered interest credited to depositors **January 1st, 1903,** at the rate of THREE AND ONE-HALF PER CENT. (3½%) per annum on all sums of $5 and upward to $3,000.

Deposits made on or before **January 10th** will draw interest from **January 1st.**

WILLIAM J. ROOME, President.
JOHN C. GRISWOLD, Secretary.

Copartnership Notices.

New York, January 1st, 1903.

STEWART BROWNE & CO., Bankers,
170 Broadway,
and
I. B. NEWCOMBE,
Member of the New York Stock Exchange,

HAVE THIS DAY FORMED A COPARTNERSHIP AND WILL HEREAFTER, UNDER THE FIRM NAME OF

STEWART BROWNE & Co.

TRANSACT A GENERAL BANKING AND STOCK COMMISSION BUSINESS AT 170 BROADWAY.

Owing to continued ill-health, and much to our regret, Mr. J. VAN VLECK has decided to retire from active business and his interest in our firm ceases from this date.

PHELPS, DODGE & CO.
Dec. 31, 1902.

FINANCIAL. FINANCIAL.

Windsor Trust Company

Fifth Avenue and Forty-seventh Street,
NEW YORK CITY.

Report of Condition Made to the Banking Department of the State of New York
DECEMBER 31ST, 1902.

ASSETS.		LIABILITIES.	
New York City Bonds	$1,082,137.50	Capital	$1,000,000.00
Other Stocks and Bonds	329,925.00	Surplus	500,000.00
Demand Loans	300,000.00	Undivided Profits	12,872.46
Accrued Interest Receivable	3,545.77	Deposits	1,274,616.02
Cash on hand and in bank	1,071,880.21		
Total	$2,787,488.48	Total	$2,787,488.48

Commenced Business December 29th, 1902.

CHARLES H. VAN BRUNT, President.
ROBERT H. McCURDY, Vice-President. JOHN ALVIN YOUNG, Vice-President.
JAMES A. BURDEN, Jr., Vice-President. FORD HUNTINGTON, Treasurer.
A. GORDON NORRIE, Secretary.

EXECUTIVE COMMITTEE.
PRESIDENT AND VICE-PRESIDENTS.
OGDEN MILLS, CORNELIUS VANDERBILT, JAMES TIMPSON,
WILLIAM B. LEEDS, ANDREW FREEDMAN, GEORGE W. YOUNG.

DIRECTORS.
AUGUST BELMONT, JAS. A. BURDEN, JR., ANDREW FREEDMAN, JAMES GAYLEY, ROBT. L. GERRY, ROBT. W. GOELET, JOHN M. HALL, ERNEST ISELIN, WILLIAM B. LEEDS, ROBERT H. McCURDY, CORD MEYER, OGDEN MILLS, DeLANCEY NICOLL, DANIEL O'DAY, MORTON F. PLANT, CHAS. LATHROP PACK, ROBT. C. PRUYN, JORDAN J. ROLLINS, PHILIP STOCKTON, EBEN B. THOMAS, JAMES TIMPSON, CORNELIUS VANDERBILT, CHARLES H. VAN BRUNT, CHAS. D. WETMORE, ARCHIBALD S. WHITE, GEORGE W. YOUNG, JOHN ALVIN YOUNG.

Long Island Loan and Trust Co.

Temple Bar, Brooklyn, N. Y.

Statement to Banking Department, December 31, 1902.

RESOURCES.		LIABILITIES.	
Bonds and Stocks	$1,671,910.00	Capital Stock	$1,000,000.00
Bonds and Mortages	827,275.00	Surplus	1,000,000.00
Real Estate	160,000.00	Undivided Profits	417,342.70
Loans, Demand and		Dividend (Jan. 2)	25,000.00
Time	6,245,216.50	Due Depositors	7,050,447.47
Cash in Banks and		Certified Checks	27,183.25
Office	559,832.27	Interest Accrued	24,508.05
Interest Accrued	93,123.75	Taxes Accrued not Due	12,876.05
Total	9,557,357.52	Total	9,557,357.52

OFFICERS:
EDWARD MERRITT .... President
CLINTON L. ROSSITER .... First Vice-President
DAVID G. LEGGET .... Second Vice-President
FREDERICK T. ALDRIDGE .... Secretary
WILLARD P. SCHENCK .... Assistant Secretary

$5,000,000
Michigan Central Railroad Company

FIRST MORTGAGE 3½% GOLD BONDS
DUE MAY 1, 1952
Interest payable May and November
Price 103¼ and Accrued Interest
Payable and Deliverable on or Before February 1st, 1903.
Legal Investment for Savings Banks, Trustees and Executors of Estates.

HARVEY FISK & SONS
NEW YORK: 29 Nassau St. BOSTON: 10 Post Office Square.

$2,000,000
CITY OF ROCHESTER, N. Y.,
3½% Refunding Water Bonds.

Dated January, 1903. Due January, 1933.
Optional after January, 1913.
Principal and Interest Payable at
UNION TRUST COMPANY, NEW YORK CITY.

TAX EXEMPT.

Legal Investment for Savings Banks, Estates, Trustees and Executors in States of New York, Mass., Conn. and Maine.
PRICE ON APPLICATION.

W. E. HUTTON & CO.,
35 NEW STREET, N. Y.
Members N. Y. Stock Exchange, N. Y. Cotton Exchange. Chicago Board of Trade, Cincinnati Stock Exchange.

COLONIAL TRUST COMPANY

St. Paul Building, 222 Broadway, New York.
Capital, Surplus & Undivided Profits, $2,150,000
Transacts a General Trust and Banking Business.
Allows Interest on Daily Balances.

OFFICERS:
JOHN E. BORNE, President.
RICHARD DELAFIELD, CORD MEYER, JAMES W. TAPPIN, Vice-Presidents.
ARPAD S. GROSSMANN, Treasurer. EDMUND L. JUDSON, Secretary.
PHILIP S. BABCOCK, Trust Officer.

TRUSTEES:
Henry O. Havemeyer, Daniel O'Day, Cord Meyer, L. C. Dessar,
Anson R. Flower, Percival Kuhne, Perry Belmont, Geo. Warren Smith,
Lowell M. Palmer, Frank Curtiss, Wm. T. Wardwell, John S. Dickerson,
John E. Borne, Vernon H. Brown, Henry N. Whitney, James W. Tappin,
Richard Delafield, Seth M. Milliken, Theo. W. Myers, Geo. W. Quintard,
W. Seward Webb.

Chartered 1822.
The Farmers' Loan and Trust Company,
Nos. 16, 18, 20 and 22 William Street, New York.
Capital and Undivided Profits, $7,800,000.

$200,000.00 Wanted

For betterments, additional machinery, and to increase the output of a first-class, going, SUGAR PLANTATION IN CUBA, whose net Book value, as per inventory, taken August 31, 1902, is:
Gold .... $431,[illegible]
BONDS, bearing interest at 6 per cent., will be issued to cover the loan, secured by a first mortgage on the entire property. Applications for part or the whole loan may be made to
ISAAC KUBIE COMPANY,
Nos. 96-98 Maiden Lane, New York.

COMMERCIAL TRUST COMPANY
of New Jersey,
15, 17, 19 & 21 EXCHANGE PLACE,
Jersey City, N. J.
SAFE DEPOSIT VAULTS
at most accessible point from New York.

CHARTERED 1799.
Bank of the Manhattan Co.
40 WALL STREET
Capital $2,050,000 Surplus $2,050,000
Stephen Baker, Pres.
Henry C. McHarg, Vice-Pres.
D. H. Pierson, Cashier.
W. E. Trotter, Asst. Cash.

DIRECTORS.
James Talcott, M. C. D. Borden, John S. Kennedy, Henry K. McHarg, John Sloane, Stephen Baker, Hugh D. Auchincloss, Frederick G. Bourne, R. W. Paterson, Samuel Sloan, William S. Tod.

Meetings and Elections.

Office of the Metropolitan Trust Company of the City of New York.
37 Wall Street,
New York, December 27, 1902.

The respective Boards of Trustees or Directors of the Metropolitan Trust Company of the City of New York and of the Atlantic Trust Company, having made and entered into an agreement, under the respective corporate seals of said companies, for the merger of the said Atlantic Trust Company into the said Metropolitan Trust Company of the City of New York, prescribing the terms and conditions thereof, and the mode of carrying the same into effect, notice is hereby given that a special meeting of the stockholders of the Metropolitan Trust Company of the City of New York will be held at the office of said company, No. 37 Wall Street, in the Borough of Manhattan, City of New York, at 12 o'clock noon on Wednesday, the 21st day of January, 1903, to consider and act upon such agreement of merger, which will then be submitted to said stockholders for their approval.

Also to determine whether the stockholders of the Metropolitan Trust Company will authorize an increase of the capital stock of said Company to Two Million Dollars by the issue of Ten Thousand additional shares of the par value of One Hundred Dollars each, whereof Seven Thousand Five Hundred shares are to be issued in exchange for stock of the Atlantic Trust Company, and Two Thousand Five Hundred shares are to be disposed of by the Board of Trustees, all as provided in said agreement of merger.

The transfer books of this company will be closed at the closing of business on the 27th day of December, 1902, and remain closed until the opening of business on the 22d day of January, 1903.

By order of the Board.
BRAYTON IVES, President.
BEVERLY CHEW, Secretary pro tem.

New York City, December 12th, 1902.

Notice is hereby given that the Annual Meeting of the shareholders of THE WESTERN NATIONAL BANK of the City of New York for the election of a Board of Directors to serve the ensuing year will be held at its Banking Rooms, 15 Nassau Street, New York City, on Tuesday, January 13th, 1903, at 12 o'clock, noon.

The polls will be open from 12 o'clock (noon) to 1 P. M.

By order of the Board of Directors.
CHARLES L. ROBINSON, Cashier.

New York, December 12, 1902.

To the Stockholders of The Western National Bank of the City of New York:

You are hereby notified that a special meeting of the stockholders of The Western National Bank of the City of New York will be held at its banking rooms, 15 Nassau Street, New York City, on Tuesday, the 13th day of January, 1903, at 12:30 o'clock P. M., for the purpose of considering and voting upon the following propositions, namely:

To place the bank in voluntary liquidation under the provisions of Sections 5220 and 5221 of the United States Revised Statutes, such liquidation to take effect on January 31, 1903; to authorize and approve the sale of all the assets of the Bank to The National Bank of the United States in New York at the book value thereof as shown by The Western National Bank's statement of its assets and liabilities of the date of such sale, and the assumption by The National Bank of the United States of the liabilities of this Bank as shown by such statement; and to transact such other business as may properly come before the meeting.

By order of the Board of Directors.
CHARLES L. ROBINSON, Cashier.

OFFICE OF THE
Atlantic Trust Company.
49-51 Wall St.
New York, December 27th, 1902.
NOTICE TO STOCKHOLDERS.

The respective Boards of Directors or Trustees of the Atlantic Trust Company and the Metropolitan Trust Company of the City of New York, having made and entered into an agreement under the respective corporate seals of said companies for the merger of the said Atlantic Trust Company into the said Metropolitan Trust Company of the City of New York, prescribing the terms and conditions thereof, and the mode of carrying the same into effect, notice is hereby given that a Special Meeting of the Stockholders of the Atlantic Trust Company will be held at the office of said Company, Nos. 49-51 Wall Street, Borough of Manhattan, City of New York, at twelve o'clock noon on Wednesday, the 14th day of January, 1903, to consider and act upon such agreement of merger, which will then be submitted to said Stockholders for their approval.

The transfer books of this Company, which are now closed for the regular dividend of Two Per Cent., payable on the 20th of December, 1902, will remain closed until the opening of business on the 21st day of January, 1903.

By order of the Board.
BENJAMIN STRONG, Jr., Secretary.

Windsor Trust Company
575 FIFTH AVENUE.

The Annual meeting of the Stockholders of the Windsor Trust Company for the election of Directors and Inspectors of Election, and for the transaction of such other business as shall properly come before the meeting, will be held at the office of the Company, No. 575 Fifth Avenue, in the Borough of Manhattan and City of New York, on the 14th day of January, 1903, at 12 M. The polls will be open from 12 to 1 P. M.

A. GORDON NORRIE, Secretary.
Dated New York, December 31st, 1902.

Fourteenth Street Bank.
1 East 14th Street.
New York, December 30th, 1902.

The annual meeting for the election of Directors of this bank will be held at the banking house on Tuesday, January 13th, 1903, between the hours of 9:30 and 10:30 A. M. At said meeting a vote will be taken upon a resolution to reduce the number of Directors of this Bank from fifteen to twelve.

IRVING C. GAYLORD, Cashier.

The Eagle Fire Company of New York.
46 Cedar Street, New York.

Notice is hereby given that the Annual Meeting of the Stockholders for the election of Directors of this Company will be held at the offices of the Company, 46 Cedar Street, in the Borough of Manhattan, City of New York, on Tuesday, January 13th, 1903. Polls open from 12 o'clock noon to 1 o'clock P. M.

EDWARD MEINEL, Secretary.

The Bank of America.
New York, December 30th, 1902.

The Annual Election of Directors and Inspectors of Election of this Bank will be held at the banking house on Tuesday, January 13th, 1903. The polls will be opened at 1 o'clock P. M., and will close at 2 o'clock P. M.

The transfer books will be closed from January 10th to January 14th.

W. M. BENNET, Cashier.

The New Amsterdam National Bank of New York.
December 31st, 1902.

The Annual Meeting of the Stockholders of this Bank for the election of Directors will be held at its Banking House, Broadway and Thirty-ninth Street, on Tuesday, January 13th, 1903. The polls will be open from 12 M. to 1 P. M.

G. J. BAUMANN, Cashier.

The Lincoln National Bank of the City of New York.
32-42 East 42d Street.
New York, December 26th, 1902.

The annual meeting of the shareholders of this bank for the election of Directors for the ensuing year will be held in the Banking House on Tuesday, January 13th, 1903, between the hours of 12 M. and 1 P. M.

CHAS. ELLIOT WARREN, Cashier.

The Garfield National Bank.
New York, January 2nd, 1903.

The Annual Meeting of the Stockholders of this Bank, for the election of Directors and the transaction of such other business as may be brought before it, will be held at its Banking House, 23d Street and Sixth Avenue, on Tuesday, January 13th, 1903, between the hours of eleven o'clock A. M. and twelve o'clock noon.

W. L. DOUGLASS, Cashier.

ESTABLISHED 1784.
The Bank of New York
National Banking Association.
NEW YORK, DECEMBER 8, 1902.

The Annual election for Directors of this bank will be held at the banking house, No. 48 Wall Street, on Tuesday, January 13th, 1903.

The polls will be open from 12 M. to 1 o'clock P. M.

CHAS. OLNEY, Cashier.

The Irving National Bank.
New York, December 10th, 1902.

The annual meeting of the shareholders of this Bank for the election of Directors, and for the transaction of such other business as may come before it, will be held at the banking house, No. 287 Greenwich Street, on TUESDAY, January 13th, 1903, between the hours of 12 M. and 1 P. M.

BENJ. F. WERNER, Cashier.

THE PLAZA BANK, New York, Dec. 31, 1902.

The Annual Meeting of the Stockholders for the election of Directors of this Bank and the transaction of such other business as may come before the meeting will be held in the Banking Room, 753 Fifth Avenue, Tuesday, January 13th, 1903. Polls open from 12 M. to 1 o'clock P. M.

E. M. CLARKE, Cashier.

The Hanover National Bank
OF THE CITY OF NEW YORK.
New York, December 12th, 1902.

The annual election for Directors of this Bank will be held at its banking house, in the City of New York, on Tuesday, January 13th, 1903, between the hours of 12 o'clock M. and 1 o'clock P. M.

WILLIAM LOGAN, Cashier.

National Broadway Bank of New York.
New York, December 13th, 1902.

The Annual Election for Directors of this Bank will be held at the Banking House, 237 Broadway, on Tuesday, January 13th, 1903, between the hours of 12 o'clock M. and 1 o'clock P. M.

CHAS. J. DAY, Cashier.

The Mutual Bank.
New York, Dec. 17th, 1902.

The Annual Election for Directors of this Bank will be held at the Banking House, No. 1,382 Broadway, on Tuesday, Jan. 13th, 1903, between the hours of 3 and 4 P. M.

LANGLEY W. WIGGIN, Cashier.

Pacific Bank.
New York, Dec. 22, 1902.

The Annual Election for Directors of this bank will be held at the banking house, 470 Broadway, on Tuesday, January 13, 1903. The polls will be open from 12 to 1 o'clock P. M.

S. C. MERWIN, Cashier.

The Market and Fulton National Bank.
New York, December 31, 1902.

The Annual Election for Directors of this Bank will be held at the banking house on Tuesday, January 13th, 1903, from 12 o'clock M. to 1 o'clock P. M.

T. J. STEVENS, Cashier.

Meetings and Elections.

PILLEYS ISLAND PYRITES COMPANY.
NOTICE OF ANNUAL MEETING OF STOCKHOLDERS.

Notice is hereby given that the First Annual Meeting of the Stockholders of the PILLEYS ISLAND PYRITES COMPANY will be held at the Principal Office of the Company, No. 104 John Street, in the Borough of Manhattan, of the City of New York, in the State of New York, on Monday, the twelfth day of January, 1903, at ten o'clock in the forenoon, for the transaction of any and all business that may come before the Meeting, including considering and voting upon the approval of a new set of by-laws; considering and voting upon the approval and ratification of all contracts, acts, by-laws, proceedings, elections, and appointments by the Board of Directors or the Executive Committee, since the organization of the Company; the election of nine (9) Directors to hold office for the ensuing year, and the election of two (2) Inspectors of Election to hold office for the ensuing year.

The stock transfer books of the Company will be closed at the close of business on Friday, the second day of January, 1903, and will be reopened at ten o'clock in the morning of Tuesday, the thirteenth day of January, 1903.

Dated New York, December 29th, 1902.
HENRY CROFUT WHITE, Secretary.

New York, December 26, 1902.
TO THE STOCKHOLDERS OF
The Universal Carbonating Company of New York.

Gentlemen:

Notice is hereby given that the Annual Meeting of the Stockholders of THE UNIVERSAL CARBONATING COMPANY OF NEW YORK will be held at the office of the Company, which is in the office of The Joseph Schneible Company, No. 128 Mott Street, in the Borough of Manhattan of the City of New York, in the County and State of New York, on Monday, January 12, 1903, at four o'clock in the afternoon, for the election of Directors for the Company for the ensuing year and for the transaction of such other business as shall properly come before the meeting.

The Stock Book will be closed January 24, 1903, and will be reopened January 13th, 1903.

Yours very truly,
WILLIAM S. GREELEY, Secretary.

Twenty-third Ward Bank.
Corner Third Avenue and 155th St.
New York, December 9, 1902.

The annual meeting of Shareholders of this bank will be held at the banking rooms Tuesday, January 13, 1903, at 8:30 A. M., to fix, by resolution, the number of Directors, as prescribed by law, and to elect a Board of Directors for the ensuing year.

Polls open at 8:30 and close 9:30 A. M.

Transfer books close January 10, and reopen January 14th.

GEORGE E. EDWARDS, Cashier.

To the Stockholders of Wm. A. Miles & Co.

Take notice that the regular annual meeting of the stockholders of this company and the regular annual election of its Directors will be held at the office of the company, at 57 Chrystie St., on MONDAY, the 12th day of January, 1903, at 3 o'clock in the afternoon of that day, and that the transfer books will be closed for the purpose of said election at the close of business on the 31st day of December, 1902, and opened on the morning of January 14th, 1903.

JAS. W. TAYLOR, President.

NOTICE IS HEREBY GIVEN THAT A MEETing of the Stockholders of the International Express Company will be held at the office of the Company, No. 52 Broadway, Borough of Manhattan, City of New York, on the 12th day of January, 1903, at 11:30 o'clock A. M., for the purpose of electing eleven Directors for the ensuing year, and for the transaction of such other business as may properly come before the meeting. Polls will remain open from 12 o'clock noon until 1 o'clock in the afternoon. Transfer books will be closed from January 2nd to January 13th, 1903.

W. E. OGILVIE, Secretary.

THE ANNUAL MEETING OF THE STOCKholders of the Van Buren Land Company will be held on the 12th day of January, 1903, at 12 o'clock noon of that day, at the office of the Company, No. 71 Broadway, Borough of Manhattan, City of New York, for the purpose of electing three persons as Directors of the Company for the ensuing year, and for such other business as may properly be brought before the meeting.

Dated December 10th, 1902.
H. LINSLY JOHNSON, Secretary.

Knickerbocker Trust Company,
234 Fifth Avenue.

The annual meeting of the Stockholders of the Knickerbocker Trust Company for the election of Directors, Inspectors of Election, and for such other business as may properly come before the meeting, will be held at the main office of the Company, No. 234 Fifth Avenue, on Thursday, January 8, 1903, (being the second Thursday in January,) at 3 o'clock P. M. The polls will be open from 3 to 4 o'clock P. M.

FRED'K GORE KING, Secretary.

International Street Cleaning Machine Company.

Notice is hereby given that the annual meeting of the stockholders of the International Street Cleaning Machine Company will be held at its office in the Park Row Building in the Borough of Manhattan, in the City of New York, on Monday, January 12th, 1903, at 12 M., for the election of Directors and the transaction of such other business as may properly come before the meeting.

CHARLES SUTTER, Secretary.

The Germania Bank,
of the City of New York.
December 31st, 1902.

THE ANNUAL MEETING of the Stockholders of this Bank for the election of Directors and Inspectors of Election for the ensuing year will be held on Tuesday, January 13th, 1903, between the hours of eleven o'clock A. M. and twelve o'clock noon at the banking room, 190 Bowery, New York.

LOFTIN LOVE, Cashier.

The National Citizens Bank
of the City of New York.
New York, December 8, 1902.

The Annual Meeting of the Shareholders of this Bank, for the election of Directors and the transaction of such other business as may be brought before it, will be held at its Banking House, No. 407 Broadway, on Tuesday, January 13th, 1903, at twelve o'clock noon.

HENRY DIMSE, Cashier.

NOTICE IS HEREBY GIVEN THAT THE ANnual meeting of the Stockholders of The Audit Company of New York will be held at the office of the Company, 43 Cedar Street, New York, on Tuesday, January 20, 1903, at twelve o'clock noon, for the purpose of electing Directors and for such other business as may properly come before such meeting.

F. C. RICHARDSON,
Assistant Treasurer.

The People's Bank
of the City of New York,
393 and 395 Canal St.
December 30th, 1902.

ELECTION.—The annual election for Directors of this bank and Inspectors of Election will be held at the banking house, Nos. 393 and 395 Canal St., on Tuesday, January 13th, 1903, between the hours of 12 M. and 1 P. M.

WILLIAM MILNE, Cashier.

THE ANNUAL MEETING OF THE STOCKholders of M. L. Hiller & Sons will be held at the office of the Company, No. 130 William Street, Borough of Manhattan, New York City, on January 12th, 1903, at 12 o'clock noon, for the election of Directors and the transaction of such other business as may properly come before the meeting.

Dated New York, December 27th, 1902.
SOL. WERTHEIM, Secretary.

Atlantic Trust Company.

The meeting of the Stockholders of the Atlantic Trust Company for the election of Trustees or Directors, and Inspectors of Election, will be held at the Company's offices, Atlantic Building, Wall and William Streets, in the Borough of Manhattan, in the City of New York, on Monday, January 19th, 1903, at twelve o'clock noon.

BENJAMIN STRONG, Jr., Secretary.

The Milford, Matamoras and New York Railroad Co. of New York.
New York, December 22, 1902.

The annual meeting of the stockholders of this Company for the election of Directors will be held at 41 Pine St., in the City of New York, on Monday, January 12, 1903, between the hours of 12 o'clock M. and 1 o'clock P. M.

P. Q. DEYO, Secretary.

The Merchants' National Bank
OF THE CITY OF NEW YORK.
December 8th, 1902.

The Annual Election for Directors of this Bank will be held at the banking room, No. 42 Wall Street, on Tuesday, January 13th, 1903, from 12 M. to 1 o'clock P. M.

W. B. T. KEYSER, Cashier.

MOUNT MORRIS BANK
of the City of New York.
New York, December 30th, 1902.

The annual election for Directors of this Bank will be held at its banking house, No. 85 East 125th St., on Tuesday, January 13th, at 3 o'clock P. M. The transfer books will be closed at noon on Saturday, January 3, 1903, and reopen on Wednesday, January 14th, 1903.

LINDLEY H. HILL, Cashier.

The Chemical National Bank of New York.
December 12, 1902.

The annual election for Directors of this bank will be held at the banking house, No. 270 Broadway, Borough of Manhattan, on Tuesday, the 13th day of January, 1903, between the hours of one and two o'clock P. M.

FRANCIS HALPIN, Cashier.

The German American Bank.
New York, Dec. 27th, 1902.

The annual meeting of the Shareholders of this Bank, for the election of Directors, &c., will be held at the banking room, No. 25 Broad Street, on Tuesday, the 13th day of January, 1903, between the hours of 12 M. and 1 P. M.

CASIMIR TAG, President.

West Side Bank.
New York, Dec. 31st, 1902.

The annual election for Directors of this Bank will be held at the banking room, Nos. 485 and 487 Eighth Avenue, on Tuesday, the 13th day of January, 1903, between the hours of 10 and 11 A. M.

WALTER WESTERVELT, Cashier.

The Continental Insurance Co.,
No. 46 Cedar St., New York, Dec. 11th, 1902.

The annual election for Directors of this company will be held on Monday, the 12th day of January, 1903, at this office, from 12 o'clock noon to 1 o'clock P. M.

EDWARD LANNING, Secretary.

Meetings and Elections.

The Trust Company of America.

The regular annual meeting of the Stockholders of The Trust Company of America will be held at the Company's office, 149 Broadway, in the City of New York, on Wednesday, January 21, 1903, at 12 M., for the election of Directors and the transaction of such business as may properly come before it.

The polls will be open from 12 M. to 1 P. M.

The transfer books will close on Wednesday, January 14, 1903, at 3 P. M., and reopen on Thursday, January 22, 1903.

RAYMOND J. CHATRY, Secretary.

Cimiotti Unhairing Company.

The annual meeting of the stockholders of the Cimiotti Unhairing Co. will be held at the office of the company, 55 and 57 West Third St., in the City of New York, on Wednesday, the 21st day of January, 1903, at 3 o'clock P. M., for the election of Directors for the ensuing year and for the transaction of such other business as may properly come before said meeting.

G. CIMIOTTI,
President and Manager.

THE CHELSEA.—The annual meeting of the stockholders of The Chelsea will be held at The Chelsea, No. 222 West 23d St., Borough of Manhattan, New York City, N. Y., on Tuesday, January 20th, 1903, at eight o'clock P. M., for the purpose of electing Directors and Inspectors of Election for the ensuing year, and to transact such other business as may properly come before said meeting.

JOHN B. TAYLOR, Secretary.
Dated New York City, January 3d, 1903.

National-Standard Insurance Company.

The annual meeting of Stockholders for the election of three Directors, three Inspectors of Election, and such other business as may properly come before said meeting will be held at the Company's offices, No. 45 William Street, New York City, on Wednesday, January 21, 1903, at 3 P. M.

EMIL G. PIEPER, Secretary.
Dated New York City, Jan. 3, 1903.

CONSOLIDATED GAS COMPANY OF NEW YORK, 4 Irving Place, December 26th, 1902.—The Annual Meeting of the Stockholders of this Company, for the election of Trustees to serve during the ensuing year, will be held at this Office, Monday, January 26th, 1903. Polls will be open from 12 M. to 1 P. M. Transfer books will close Saturday, January 10th, at 12 M., and reopen Tuesday, January 27th, 1903.

JAMES A. BENNETT, Secretary.

THE ANNUAL MEETING OF THE SHAREholders of THE CORN EXCHANGE BANK, New York, for the election of Directors and Inspectors of Election for the ensuing year will be held at the Banking House, 13 William Street, New York, Borough of Manhattan, on Tuesday, January 20th, 1903.

The polls will be open from 12 o'clock noon to 1 P. M.

F. T. MARTIN, Cashier.

THE ANNUAL MEETING OF THE STOCKholders of the American Hatters and Furriers' Corporation will be held at the office of the Corporation, 126-8 Greene St., New York, on Monday, January 19th, 1903, at twelve o'clock noon, to elect a Board of Directors for the ensuing year, and to transact such other business as may properly come before the meeting.

FRANK S. CURRIER, Sec'y.

THE ANNUAL MEETING OF THE STOCKholders of The Dalley Manufacturing Co. will be held at the office of the Corporation, No. 12 Duane St., Tuesday, January 13, 1903, at 3:30 P. M., for the election of Directors for the ensuing year, and such other business as may properly come before said meeting.

ALEX. FISHER, Secretary.

Mechanics & Traders' Bank.
New York, Jan. 5th, 1903.

The annual election of Directors of this Bank will be held at the banking house, 565 and 567 Broadway, on Tuesday, January 13th, 1903, between the hours of 12 M. and 1 P. M.

A. M. DEDERER, Cashier.

The Nassau Bank.
New York, Dec. 30, 1902.

The annual election for seven (7) Directors to serve for the ensuing year, and for three (3) Inspectors of the next election, will be held at the Banking Rooms on Tuesday, Jan. 13, 1903.

Polls open from 11 o'clock A. M. until 12 o'clock M.

WM. H. ROGERS, Cashier.

The Annual Election of the Mercantile Library Association
of the City of New York to elect four Directors to serve for three years will be held at the Library, Astor Place, on Tuesday, the 20th day of January, 1903. Polls open from 3 until 9 o'clock P. M.

New York National Exchange Bank,
Cor. West Broadway and Chambers St.
New York, December 16, 1902.

The annual election for Directors of this Bank will be held at the above office on Tuesday, January 13, 1903. Polls open from 12 M. to 1 o'clock P. M.

ROLLIN P. GRANT, Cashier.

NEW YORK DISPENSARY.—THE ANNUAL election of the class of Trustees, whose terms shall have then expired, will be held on Monday, Jany. 12th, 1903, at the Dispensary Building, 137 Centre St., from 4 to 5 o'clock P. M.

GOODHUE LIVINGSTON, Sec'y.

Dividends.

Commonwealth (Fire) Ins. Co. of New York.
67 William St., Jan. 3, 1903.

The Directors have declared

A DIVIDEND OF THREE PER CENT. and an EXTRA DIVIDEND OF ONE PER CENT. upon the Capital Stock, payable on demand on or after Jany. 5, 1903;

FIVE PER CENT. as Interest upon the outstanding Scrip payable on demand on or after Feby. 17, 1903;

TWENTY PER CENT. in Scrip upon the Participating Policies expired in 1902, Certificates for which will be issued on demand on or after May 19, 1903;

The outstanding "Certificates of Profits" (Scrip) of the issue of 1895 will be REDEEMED and paid on demand on or after Feby. 17, 1903. Further interest thereon will cease whether presented for redemption or not. The Certificates to be produced at time of payment and cancelled.

The Stock Transfer Books will remain closed until the 10th instant.

CHAS. S. BARTON, President.

Dividend Notice.
New Orleans, La., Dec. 23d, 1902.
National Rice Milling Company.

The Board of Directors have this day declared a dividend of Three Per Cent. on the new outstanding preferred stock, payable Jan'y 8th, 1903, to stockholders of record as they appear upon the books of the company at the close of business Dec. 26th, 1902. The Books for the transfer of preferred stock will be closed for this purpose on Dec. 26th, 1902, and reopened Jan'y 8th, 1903.

Checks will be mailed to stockholders.

P. P. LYNCH, Sec'y and Treasurer.

Texas Central Railroad Company.

A semi-annual dividend of Two and One-half Per Cent. on the Preferred Stock of this Company has been declared out of the earnings of the Company, payable at the Farmers' Loan and Trust Company on 15th January, 1903.

The transfer books for the Preferred Stock of this Company will be closed at 3 P. M. 5th January, 1903, and reopen at 10 A. M. 16th January, 1903.

D. COMYN MORAN, Assistant Secretary.
New York, 27th December, 1902.

The Hocking Valley Railway Company
Columbus, Ohio, December 20, 1902.

A dividend of TWO PER CENT. has been declared on the Preferred Capital Stock of this Company, payable January 19th, 1903, at the office of Messrs. J. P. Morgan & Company, New York, to stockholders of record at 3:00 o'clock P. M. December 22d, 1902, at which time the transfer books will be closed.

The books will be reopened on January 20th, 1903.

WM. N. COTT, Treasurer.

The Hocking Valley Railway Company
Columbus, Ohio, December 20, 1902.

A dividend of ONE AND ONE-HALF PER CENT. has been declared on the Common Capital Stock of this Company, payable January 19th, 1903, at the office of Messrs. J. P. Morgan & Company, New York, to stockholders of record at 3:00 o'clock P. M. December 22d, 1902, at which time the transfer books will be closed.

The books will be reopened on January 20th, 1903.

WM. N. COTT, Treasurer.

THE CENTRAL NATIONAL BANK OF THE CITY OF NEW YORK—New York, December 22, 1902.—SEVENTY-SIXTH SEMI-ANNUAL DIVIDEND.—The Board of Directors has this day declared a semi-annual dividend of FOUR PER CENT., free from tax, payable on and after January 2, 1903. The transfer books will be closed from 3 P. M. Monday, December 22, 1902, to the morning of January 3, 1903.

C. S. YOUNG, Cashier.

Consolidated Exchange Houses.

FRED. H. SMITH,
Stocks and Bonds,
68 BROADWAY, N. Y.
Thirty Years in the Business.

Prompt and efficient service. Book on N. M. and Industrials, and Special Reports mailed on application. Also, attention given curb securities.

Customers have the benefit of my experience in the selection of stocks and bonds. [illegible]

E. MILLIKEN & CO.
Members Consolidated Stock Exchange.
NEW YORK—52 BROADWAY.
BROOKLYN—44 Court St., (Temple Bar Bldg.)
Solicit orders for purchase or sale of
STOCK AND BOND INVESTMENTS.
Telephone, 2370 Broad.
Write for Market Letter and Monthly Quotation Record.

JOSEPH COWAN & CO.
Members Consolidated Stock Exchange.
Stocks, Bonds and Grain.
[illegible] 44 and 46 BROADWAY, [illegible] WAY, COR. 34TH ST. [illegible] WAY, COR. CANAL ST.

Banks and Trust Companies.

Hanover National Bank
Capital $3,000,000. Surplus and profits $6,061,671.27
Temporary address, 7 Wall, 9 & 11 Nassau St.

THE IRVING NATIONAL BANK,
GREENWICH AND WARREN STREETS.
Capital, surplus, and profits, $2,000,000.
Tenders its services to reputable concerns.

Bankers and Brokers.

American Express Company
ISSUES
Foreign Exchange.
Cable & Telegraphic Transfers.
Travelers Cheques and Letters of Credit
Available throughout the world.
65 BROADWAY.

Redmond, Kerr & Co.
41 WALL ST., NEW YORK.
232 LA SALLE ST., Chicago.
GRAHAM, KERR & CO., Philadelphia.
Transact a general Foreign and Domestic Banking Business. Issue
LETTERS OF CREDIT.
Allow interest on deposits subject to draft. Act as Fiscal Agents, negotiate loans and issue mortgage bonds of railroads, street railways, gas companies, etc. Buy and sell securities on commission. Members of New York Stock Exchange. Deal in
INVESTMENT SECURITIES.

KOUNTZE BROTHERS,
BANKERS,
Broadway & Cedar St., NEW YORK.
BUY AND SELL
Investment Securities.
Receive accounts of Corporations, Firms and individuals on favorable terms.
Make loans against approved collateral.
LETTERS OF CREDIT.

DEWING, RUGGLES & MILLS,
BANKERS AND BROKERS,
123 South 4th Street, PHILADELPHIA. 36 Wall Street, NEW YORK.
MEMBERS N. Y. STOCK EXCHANGE.

E. C. POTTER & CO.,
36 WALL ST., N. Y.
Branch Offices at Albany and Rochester.
Members of New York Stock Exchange and Produce Exchange.

BROWN BROTHERS & CO.,
NO. 59 WALL ST.,
ISSUE INTERNATIONAL CHEQUES, COMMERCIAL and TRAVELERS' CREDITS AVAILABLE IN ALL PARTS OF THE WORLD.

FINANCIAL.

Certificates 5%
Open Accounts 4%
EAGLE SAVINGS & LOAN CO.
186 REMSEN St. BROOKLYN
Capital and Surplus over $900,000.00,
All Accounts Exempt from Taxation.

THE FINANCIAL MARKETS

The bank statement issued at the close of Stock Exchange business on Saturday came not only as a surprise, but as influential in many ways upon Wall Street sentiment. A "bad" statement had been much predicted; a demoralizing decrease in surplus reserves was the popular expectation. Thus the exhibit which was actually disclosed set at naught a variety of speculative plans. Raids that had been planned were necessarily postponed.

In this week's market there will be natural reflection of this disappointment that the bear campaign has suffered. There is an extended short interest. All the lesser speculators of the Stock Exchange have commitments on the short side. One room trader boasts of being personally short of 50,000 shares of the local traction stocks—over half of it Brooklyn Rapid Transit. Fifty thousand shares are a good many shares.

Money market conditions have so improved in intrinsic qualities that bankers of consequence cease to worry over the outlook. The money tide has turned; the flow is now this way.

ON THE LONDON EXCHANGE.

LONDON, Jan. 4.—The advent of the new year was greeted on the Stock Exchange by advanced prices, in which all sections participated. All foreign centres lent encouragement to the movement, New York being the strongest buyer. The year begins with evidences of expansion in every direction. Last week opened with Americans depressed; this condition, however, was temporary, and was followed by a sharp advance, and Americans closed Saturday showing improvement over the preceding week. There is a growing feeling of confidence in the solidity of the situation in the United States; the predicted collapse of the market in Wall Street has not come to pass. There have been no complaints of overproduction, and no evidence of overtrading is quoted in support of the pessimistic view. The absence of any advance in the bank rate is a potent bull factor here, as it avoids forcing gold shipments for New York. The consol account at closing last night was enormous.

While the Stock Exchange last week was occupied mostly with the adjustment of accounts, business was brisk and was not affected by the reports of China's failure to pay the international indemnity in gold, or of the uprisings there and in Morocco, or by the Venezuelan situation. Central and South American securities scored advances.

The attention of the market is fixed on South Africa, as it is believed that Mr. Chamberlain's speeches will have a material effect on Kafirs, creating an increased demand for them and giving the market a fresh export commodity.

GERMAN MONEY AND TRADE.

BERLIN, Jan. 4.—The Boerse enters the new year in buoyant mood, and last week was the strongest week known in many months. All departments showed gains, with the exception of a few coal shares. Heavy gains were scored in irons upon several price advances. There is a tendency to believe that better times have begun. Almost all other industrials scored advances. It is understood that high financial circles are promoting a bull tendency in order to prepare the market for the forthcoming Government issues.

The foreign Bourses, especially London and Vienna, reacted strongly here last week; the disappearance of Wall Street's financial difficulties also caused a rapid decline in Berlin rates after the new year. Notwithstanding the very heavy pressure at the Reichsbank, which is expected speedily to be relieved, the bank's issues of uncovered notes broke all records by 52,000,000 marks, reaching 408,000,000 marks. This heavy demand is largely due to the preparations of the private banks toward floating the new Government loan.

The Frankfurter Zeitung says that the total issues of stocks and bonds in Germany during the year 1902 amounted to 2,031,000,000 marks, as against 1,808,000,000 marks in 1901. Industrial shares issued last year amounted to 94,000,000 marks, as against 104,000,000 for the preceding year. The increase in stocks and bonds for 1902 was entirely due to Government and municipal loans.

The German Togo Company, to grow cotton, has been organized here, with a capital of 750,000 marks.

THE MANCHESTER MARKET.

MANCHESTER, Jan. 4.—While the holidays interfered with the business of the cloth market, the situation has not changed materially. Most sections last week were in fair demand. Producers have been harder to deal with, especially since the sharp advance in cotton at the opening of the year; manufacturers have not been able to keep pace with the rise in cotton. The offers made by buyers have been impracticable, except for immediate requirements.

India was the most active outlet last week, although the inquiry from China was fairly satisfactory. The South American inquiry improved, and transactions with South American countries were fairly widespread. The Mediterranean outlet was operated more freely last week. Offers received from Japan mentioned a rise, which prevented progress.

Yarns advanced during the week, but business was restricted. Twist was in healthy demand, but quick deliveries were more difficult.

GOV. ODELL'S ANSWER.

All Judicial Appointments Made Under Constitutional Authority, He Says.

ALBANY, N. Y., Jan. 4.—Gov. Odell's attention was called to-night to the report of an attack upon certain of his judicial designations by Justice Hatch of Buffalo, reported in this morning's press dispatches. He refused to discuss the matter further than by saying that all of his appointments and designations had been made in accordance with Constitutional authority.

"The City of New York," said he, "with three and one-half millions of people, has seven active Judges, who can hold trial terms. The City of Buffalo, representing some 700,000 population, has five available Judges. I have made no appointments or designations until requested to do so by the Chief Justice presiding in the district, which requests were preferred under the provisions of the Constitution."

A Texas Bank Fails.

Special to The New York Times.

DALLAS, Texas, Jan. 4.—E. W. Harding & Co.'s bank, a private concern, at Rockwall, Texas, thirty miles north of Dallas, failed last evening. Liabilities are $72,000, and resources $100,000. The cause of failure was hard times among farmers, preventing realizing on loans.

A Town Abandoned by Its Factory.

Special to The New York Times.

MILLBURN, N. J., Jan. 4.—The Burt Manufacturing Company, which has operated a large factory where pool balls, poker chips, and other celluloid articles have been manufactured in Millburn for over twelve years, has closed its plant and gone to Bridgeport, Conn., where it has a new plant. It is a severe loss to the town, a large percentage of the residents having earned their livelihood there. The company has taken with it about one hundred of their old hands, but many are left without employment.

SHIPPING AND FOREIGN MAILS.

Miniature Almanac—This Day.

A. M.	P. M.	P. M.
Sun rises...7:24	Sun sets...4:47	Moon sets...11:32

High Water This Day.

	A. M.		A. M.		A. M.
S. Hook	11:27	Gov. Isl'd	11:40	H. Gate	2:33
	P. M.		P. M.		P. M.
S. Hook	...	Gov. Isl'd	...	H. Gate	...

Outgoing Steamships.

TO-DAY, (MONDAY,) JAN. 5.

	Mails Close.	Vessels Sail.
Byron, Pernambuco and Rio de Janeiro	10:00 A. M.	....
Hamilton, Norfolk	....	3:00 P. M.
Iroquois, Charleston and Jacksonville	....	3:00 P. M.
TUESDAY, JAN. 6.		
Bellena, Argentina	10:00 A. M.	....
El Norte, Galveston	....	3:00 P. M.
Finance, Colon	9:30 A. M.	1:00 P. M.
Jefferson, Norfolk	....	3:00 P. M.
Kaiser Wilhelm der Grosse, Bremen	6:30 A. M.	10:00 A. M.
Liguria, Naples and Genoa	8:30 A. M.	11:00 A. M.
WEDNESDAY, JAN. 7.		
Algonquin, Charleston and Jacksonville	....	3:00 P. M.
Buffalo, Hull	....	3:00 P. M.
Cherokee, Turks Island	12:30 P. M.	3:00 P. M.
El Paso, New Orleans	....	3:00 P. M.
Korona, St. Lucia and Barbados	12:30 P. M.	3:00 P. M.
Potsdam, Rotterdam	7:30 A. M.	10:00 A. M.
Sabine, Galveston	....	3:00 P. M.
Saint Andrew, Antwerp	....	....
St. Paul, Southampton	6:30 A. M.	10:00 A. M.
Teutonic, Liverpool	8:30 A. M.	12:00 M.
Trave, Naples and Genoa	8:00 A. M.	11:00 A. M.
THURSDAY, JAN. 8.		
Apache, Charleston and Jacksonville	....	3:00 P. M.
El Alba, Galveston	....	3:00 P. M.
La Lorraine, Havre	7:00 A. M.	10:00 A. M.
Monterey, Havana	8:00 A. M.	11:00 A. M.
Princess Anne, Norfolk	....	3:00 P. M.
FRIDAY, JAN. 9.		
Alamo, Mobile and Brunswick	....	3:00 P. M.
Jefferson, Norfolk	....	3:00 P. M.
Niagara, Tampico	....	3:00 P. M.

*SUPPLEMENTARY MAILS.—Additional supplementary mails are opened on the piers of the American, English, French, and German transatlantic steamers and remain open until within ten minutes of the hour of sailing.

COASTWISE MAILS.

Mails for Newfoundland, by rail to North Sydney, and thence by steamer, close at this office daily at 6:30 P. M., (connecting closes here every Monday, Wednesday, and Saturday.) Mails for Miquelon, by rail to Boston and thence by steamer, close at this office daily at 6:30 P. M. Mails for Cuba, by rail to Port Tampa, Fla., and thence by steamer, close at this office daily, except Thursday, at §5:30 A. M., (the connecting closes are made on Mondays, Wednesdays, and Saturdays.) Mails for Mexico City, overland, unless specially addressed for dispatch by steamer, close at this office daily, except Sunday, at 1:30 P. M. and 11:30 P. M., Sundays at 1:00 P. M. and 11:30 P. M. Mails for Costa Rica, Belize, Puerto Cortez, and letter mail for Guatemala, by rail to New Orleans and thence by steamer, close at this office daily, except Sunday, at §1:30 P. M. and §11:30 P. M., Sundays at §1:00 P. M. and §11:30 P. M., (connecting closes here Mondays at §11:30 P. M. for Belize, Puerto Cortez, and letter mail for Guatemala, and Tuesdays at §11:30 P. M. for Costa Rica.) §Registered mail closes at 6:00 P. M. previous day.

TRANSPACIFIC MAILS.

Mails for Hawaii, Japan, China, and Philippine Islands, via San Francisco, close here daily at 6:30 P. M. up to Jan. §5, inclusive, for dispatch per steamer American Maru. Mails for Tahiti and Marquesas Islands, via San Francisco, close here daily at 6:30 P. M. up to Jan. §6, inclusive, for dispatch per steamer Mariposa. Mails for China and Japan, via Tacoma, close here daily at 6:30 P. M. up to Jan. §6, inclusive, for dispatch per steamer Moyune. Mails for China and Japan, via Seattle, close here daily at 6:30 P. M. up to Jan. §7, inclusive, for dispatch per steamer Iyo Maru. Mails for Hawaii, via San Francisco, close here daily at 6:30 P. M. up to Jan. §12, inclusive, for dispatch per steamer Alameda. Mails for Hawaii, China, Japan, and Philippine Islands, via San Francisco, close here daily at 6:30 P. M. up to Jan. §15, inclusive, for dispatch per steamer Korea. Mails for China and Japan, via Vancouver and Victoria, B. C., close here daily at 6:30 P. M. up to Jan. §20, inclusive, for dispatch per steamer Empress of Japan. Merchandise for United States Postal Agency at Shanghai cannot be forwarded via Canada. Mails for Australia, (except West Australia, which is forwarded via Europe,) New Zealand, Fiji, Samoa, and Hawaii, via San Francisco, close here daily at 6:30 P. M. after Jan. §3 and up to Jan. §24, inclusive, for dispatch per steamer Ventura. (If the Cunard steamer carrying the British mail for New Zealand does not arrive in time to connect with this dispatch, extra mails—closing at 5:30 A. M., 9:30 A. M., and 6:30 P. M.; Sundays at 4:30 A. M., 9 A. M., and 6:30 P. M.—will be made up and forwarded until the arrival of the Cunard steamer.) Mails for the Philippine Islands, via San Francisco, close here daily at 6:30 P. M. up to Jan. §27, inclusive, for dispatch per United States transport. Mails for Australia, (except West Australia, which goes via Europe, and New Zealand, which goes via San Francisco,) and Fiji Islands, via Vancouver and Victoria, B. C., close here daily at 6:30 P. M. after Jan. §24 and up to Jan. §31, inclusive, for dispatch per steamer Miowera.

Transpacific mails are forwarded to port of sailing daily, and the schedule of closing is arranged on the presumption of their uninterrupted overland transit. §Registered mail closes at 6:00 P. M. previous day.

POST OFFICE NOTICE.

Postmaster Van Cott announces that mails from China, Japan, Hawaii, and Philippines of the following dates: Manila, Dec. 2; Hongkong, Dec. 6; Shanghai, Dec. 10; Yokohama, Dec. 17, and Honolulu, Dec. 27, reached San Francisco per steamer America Maru, and were dispatched east Jan. 2. Due here Wednesday.

Incoming Steamships.

TO-DAY, (MONDAY,) JAN. 5.
Algonquin, Jacksonville, Jan. 2.
Antilla, Nassau, Dec. 31.
Caracas, San Juan, Dec. 31.
Concho, Galveston, Dec. 31.
Eretria, St. Lucia, Dec. 27.
Finland, Antwerp, Dec. 27.
Florida, Hamburg, Dec. 19.
Georgic, Liverpool, Dec. 26.
Hekla, Copenhagen, Dec. 17.
Hevelius, Barbados, Dec. 30.
Maraval, Port Spain, Dec. 27.
[illegible]
Mesaba, London, Dec. 25.
Palatia, Naples, Dec. 21.
St. Nicholas, Antwerp, Dec. 19.

TUESDAY, JAN. 6.
Apache, Jacksonville, Jan. 3.
El Rio, Galveston, Jan. 1.
Moltke, Hamburg, Dec. 27.
Proteus, New Orleans, Dec. 31.
Seguranca, Colon, Dec. 30.

WEDNESDAY, JAN. 7.
Jamestown, Norfolk, Jan. 6.
Main, Bremen, Dec. 27.
Merchant Prince, Barbados, Jan. 1.
Rio Grande, Brunswick, Jan. 3.
San Marcos, Galveston, Jan. 2.

THURSDAY, JAN. 8.
Comanche, Jacksonville, Jan. 5.
Furnessia, Glasgow, Dec. 27.
Germanic, Liverpool, Dec. 31.

FRIDAY, JAN. 9.
El Mar, Galveston, Jan. 3.
Hamilton, Norfolk, Jan. 8.

Arrived.

SS Goldsboro, French, Philadelphia, with mdse. to W. P. Clyde & Co.

SS Umbria, (Br.,) Dutton, Liverpool Dec. 27 and Queenstown 28th, with mdse. and passengers to Vernon H. Brown & Co. Arrived at the Bar at 2 A. M.

SS Nedenes, (Nor.,) Dedekan, Port de Paix Dec. 27, with logwood to Compagnie Haitienne—vessel to W. D. Munson. Arrived at the Bar at 9 P. M. 3d.

SS Canadian, (Br.,) Hill, Liverpool Dec. 24, with mdse. to F. Leyland & Co., Ltd. Arrived at the Bar at 7:15 A. M.

SS Marabas, (Br.,) Kirkby, Trinidad Dec. 27 and Grenada 28th, with mdse. and one passenger to the Trinidad Shipping and Trading Company. Arrived at the Bar at 8:15 A. M.

SS Manuel Calvo, (Span.,) Oliver, Dec. 28 and Havana 31st, with mdse. and passengers to J. M. Ceballos & Co. Arrived at the Bar at 8:30 A. M.

SS Hesperia, (Br.,) Coverley, Marseilles, &c., Dec. 6, with mdse. and passengers to Henderson Bros. Arrived at the Bar at 7:08 P. M.

SS Lowther Castle, (Br.,) Watson, Yokohama, &c., Oct. 10, with mdse. to Barber & Co. Arrived at the Bar at 2 A. M.

SS Sardinian, (Br.,) Moar, Glasgow Dec. 20, with mdse. and passengers to Austin Baldwin & Co. Arrived at the Bar at 8:30 P. M. 3d.

SS Blackheath, (Br.,) Evans, Pernambuco, &c., Dec. 6, with sugar to Funch, Edye & Co. Arrived at the Bar at 5 P. M. 3d.

SS Eastry, (Br.,) Horefield, Huelva Dec. 16, with iron ore to order—vessel to master. Arrived at the Bar at 3 A. M.

SS St. Paul, Jamison, Southampton and Cherbourg Dec. 27, with mdse. and passengers to the International Navigation Co. Arrived at the Bar at 11:30 P. M. 3d.

SS City of Birmingham, Burg, Savannah Jan. 1, with mdse. and passengers to the Ocean Steamship Company.

SS Hamilton, Boaz, Newport News and Norfolk, with mdse. and passengers to the Old Dominion Steamship Co.

SS Pretoria, (Br.,) McKenzie, Bermuda Jan. 2, with mdse. and passengers to A. E. Outerbridge & Co. Arrived at the Bar at 4:30 P. M.

SS Olinda, (Cuban,) Hansen, Cardenas, &c., Dec. 20, with mdse. and passengers to W. D. Munson. Arrived at the Bar at 5:50 P. M.

SS Niagara, O'Keefe, Tampico Dec. 26, Havana 30th, and Matanzas 31st, with mdse. to James E. Ward & Co. Arrived at the Bar at 7:22 P. M.

WIND—Sandy Hook, N. J., Jan. 4, 9:30 P. M., northwest, light breeze, cloudy, thick off shore.

Sailed.

SS City of Savannah, for Savannah.
SS Guyandotte, for Norfolk and Newport News.
SS Dagny, (Nor.,) for Baltimore.
SS Prins Willem III., (Dutch,) for Paramaribo.
SS Algiers, for New Orleans.
SS Bristol City, (Br.,) for Bristol.
SS Saxon Prince, (Br.,) for Cape Town, &c.
SS Sailor Prince, (Br.,) for Montevideo, &c.
SS Fri, (Nor.,) for Norfolk.
SS J. M. Guffey, for Galveston.
SS Glenesk, (Br.,) for Dunkirk.
SS Cearense, (Br.,) for Barbados, Para, &c.
SS John Sanderson, (Br.,) for Bordeaux.
SS Cairndon, (Br.,) for Philadelphia.
SS Berks, (from New Bedford,) for Philadelphia.

By Cable.

LONDON, Jan. 4.—SS Bluecher, (Ger.,) Capt. Krecht, from New York for Cherbourg and Bremen, arr. at Plymouth at 10:35 P. M. to-day and proceeded.

SS Minneapolis, (Br.,) Capt. Gates, from New York for London, passed the Lizard at 12:40 P. M. to-day.

SS Etruria, (Br.,) Capt. Watt, from New York via Queenstown, arr. at Liverpool yesterday.

SS Nomadic, (Br.,) Capt. Kerr, from New York, arr. at Liverpool at 8:37 P. M. yesterday.

SS Ivernia, (Br.,) Capt. Stephenson, (from Liverpool,) sld. from Queenstown for New York at 11:25 A. M. to-day.

SS St. Louis, Capt. Passow, (from Southampton,) sld. from Cherbourg for New York at 8:20 A. M. to-day.

SS Kaiserin Maria Theresia, (Ger.) Capt. Wettin, (from Bremen,) sld. from Southampton for New York at 4 P. M. to-day.

SS Prins Willem IV., (Dutch,) Capt. Aarentz, from New York via West Indies and Paramaribo for Havre and Amsterdam, passed Ponta Ferraria to-day.

U. S. Army transport Hancock, Capt. Coffin, from San Francisco for New York, arr. at Valparaiso to-day.

ARRIVAL OF BUYERS.

May Company, Cleveland, Ohio; J. M. Mayer, cloaks and suits; 65 Fourth Avenue.
Carson, Pirie, Scott & Co., Chicago, Ill.; W. P. Curtis, ginghams; 115 Worth Street; Hotel Navarre.
Alms & Doepke Company, Cincinnati, Ohio; H. Bogan, cloaks and suits; J. Lederman, dry goods; 56 Worth Street; Hotel Navarre.
Solomon Brothers & Lempert, Rochester, N. Y.; J. H. Lempert, woolens; Victoria Hotel.
Waldman Brothers, Albany, N. Y.; L. S. Waldman, dry goods; Hotel Imperial.
Hart, Schaffner & Marx, Chicago, Ill.; B. M. Schaffner, woolens; Hotel Imperial.
Ach, S., & Co., Cincinnati, Ohio; L. Ach, millinery; Hotel Imperial.
Jordan, Marsh & Co., Boston, Mass.; Miss C. Cohane, dress trimmings; 8 Greene Street; Holland House.
Brittain, John S., Dry Goods Company, St. Joseph, Mo.; R. W. Powell, linens, white goods, laces, ribbons, furnishing goods, jewelry, and manufacturing department; 320 Broadway; Holland House.
O'Gorman & Co., Providence, R. I.; Miss H. Schofield, laces; Hotel Albert.
Murphy & Robinson, Knoxville, Tenn.; G. W. Murphy, millinery; Hoffman House.
Keith, Edson & Co., Chicago, Ill.; W. E. Knudson, ribbons and silk goods; 621 Broadway; Hoffman House.
Goldenberg, M., Washington, D. C., silks and dress goods; 402 Broadway; Grand Hotel.
Starr, A. E., & Co., Zanesville, Ohio; A. E. Starr, clothing, cloaks, suits, ladies' and infants' wear; 737 Broadway; Herald Square Hotel.
Emerson, Blake & Adams Co., Bangor, Me.; C. C. Emerson, notions and furnishing goods; Herald Square Hotel.
Meyer, Wise & Karchen, Cincinnati, Ohio; R. Wise, furnishing goods; 112 Franklin Street; Herald Square Hotel.
Netcher, C., Chicago, Ill.; Mrs. K. Meinhardt, gloves, jewelry, and umbrellas; Hotel Normandie.
Shepard, C., Providence, R. I.; S. E. Lowry, cloaks and suits; Herald Square Hotel.
Kaufman Bros., Pittsburg, Penn.; L. Kaufman, cloaks, suits, and waists; 648 Broadway; Herald Square Hotel.
Siegel, Cooper & Co., Chicago, Ill.; J. Hollywood, carpets; 65 Wooster Street; Hotel Navarre.
Gall & Frank Company, Milwaukee, Wis.; J. Kissinger, gloves and hosiery; 87 Franklin Street; Hotel Navarre.
Miller & Rhoads, Richmond, Va.; J. H. Gilhooly, notions, hosiery, gloves, ribbons, laces, and leather goods; Hotel Navarre.
Lipshitz, M., & Co., St. Louis, Mo.; M. Lipshitz, piece goods; Hotel Navarre.
Lipshitz, Max, & Co., St. Louis, Mo.; Max Lipshitz, piece goods; Hotel Navarre.
Rubenstein, M., St. Louis, Mo.; dry goods; Hotel Navarre.
Shepard Company, Providence, R. I.; E. E. Parker, millinery; Hotel Navarre.
Shillito, John, Company, Cincinnati, Ohio; S. Shillito, dry goods; 346 Broadway; Albemarle Hotel.
Havens & Geddes Company, Indianapolis, Ind.; F. Miller, furnishing goods; 258 Church Street.
Porteous & Mitchell, Norwich, Conn.; J. Porteous, cloaks and suits; 57 White Street.
Smith & Murray, Springfield, Mass.; A. Leith, cloaks and suits; 57 White Street.

AT THE HOTELS.

WALDORF-ASTORIA—W. E. Cory, Pittsburg; Judge A. A. Goodrich, Chicago, and T. Chartran, Paris.

GRAND—Col. D. D. Wheeler, United States Army, and Francis B. Loomis, United States Minister to Portugal.

MURRAY HILL—Col. S. A. Tillman, United States Army.

GILSEY—President Woodrow Wilson, Princeton University.

VICTORIA—Commissioner Frank M. Baker, Owego, N. Y.

MANHATTAN—H. M. Price, United States Consul General to Spain; Commander J. Murray, His Majesty's ship Amphion, and Hamilton Fish, Garrison, N. Y.

GRENOBLE—Fedor Encke, Philadelphia.

HOFFMAN—Ex-Mayor J. K. McGuire, Syracuse.

FIFTH AVENUE—Emilio Terry, Paris.

YESTERDAY'S FIRES.

(From 12 o'clock Saturday night until 12 o'clock Sunday night.)

1:15 A. M.—33 East Tenth Street; Rosenberger & Co.; damage, $50.
8:50 A. M.—417 Seventh Avenue; A. Heerscheer; damage trifling.
9:45 A. M.—332 East Seventy-third Street; William Massapopust; damage, $10.
11:45 A. M.—81 Rivington Street; Christopher Fresiches; damage trifling.
3:10 P. M.—419 Brook Avenue; Henry Reinwald; damage, $5.
5:50 P. M.—172 East One Hundred and Second Street; Timothy Baldron; damage, $25.
6:05 P. M.—2 West Fifteenth Street; owner unknown; damage trifling.
7 P. M.—220 West Ninety-fourth Street; E. A. Bingham; damage trifling.
7:20 P. M.—3,471 Third Avenue; Max S. Chirmer; damage, $75.
11:30 P. M.—149 West Thirty-fifth Street; hotel; damage trifling.

LOSSES BY FIRE.

NEWARK, Jan. 4.—Fire last night did $15,000 damage to the factory at Hamilton and McWhorter Streets owned by the Thomas G. Stone estate.

DALLAS, Texas, Jan. 4.—Fire this morning destroyed several buildings connected with the plant of Hughes Brothers, manufacturers of extracts and kindred goods. Loss, $50,000; insurance, $20,000.

THE WEATHER.

WASHINGTON, Jan. 4.—A slight disturbance developed Saturday night over the South Atlantic States and moved northeastward, passing off the Virginia Coast to sea during Sunday. It caused general rain from the Middle Atlantic Coast southward to the East Gulf States and Florida, and flood stages in the rivers of the Carolinas. The depression central Saturday in the Northwest has moved southeast to the Middle Mississippi Valley, diminishing somewhat in intensity. The area of high pressure that has covered the plateau region for several days is advancing slowly over Northern Texas and the Eastern Slope.

General rains have occurred from the East Gulf States northward to the Middle Atlantic Coast, and there has been snow in the Middle Mississippi Valley and the lake region. Elsewhere fair weather has prevailed except on the North Pacific Coast, where rains continue. It is somewhat colder in Florida, North Carolina, and Virginia. The changes elsewhere have been unimportant.

Unsettled weather with occasional rain in southern and snow in northern districts will continue in the Ohio Valley, the Middle Atlantic States, and New England Monday and in the lower lake region Tuesday. The temperature will fall somewhat in the Southwest and the Middle and Lower Mississippi Valley.

The winds along the Atlantic and Gulf Coasts will continue light to fresh west to northwest and over Lake Michigan fresh northwest. Steamships departing Monday for European ports will have fresh west winds and cloudy weather to the Grand Banks. Warnings have been issued for flood stages in the rivers of North and South Carolina.

FORECAST FOR MONDAY AND TUESDAY.

New England, continued cloudy Monday and Tuesday, with snow in northwest portion; fresh northwest winds.

Eastern Pennsylvania, New Jersey, Delaware, District of Columbia, and Maryland, cloudy, unsettled weather Monday and Tuesday; light to fresh west winds.

Virginia, partly cloudy Monday, with rising temperature in southeast portion; Tuesday, fair; fresh northwest winds, becoming variable.

South Carolina, partly cloudy Monday and Tuesday; light variable winds.

Eastern New York, cloudy in south, snow in north portion Monday and Tuesday; fresh northwest winds.

Western Pennsylvania and Western New York, snow or rain Monday and along the lakes Tuesday; fresh west winds.

Minnesota, fair Monday and Tuesday.

North Dakota, fair Monday, colder in north portion; Tuesday, fair.

West Virginia, rain or snow Monday and east portion Tuesday.

South Dakota, fair Monday and Tuesday.

North Carolina, partly cloudy Monday and Tuesday; light variable winds.

LOCAL FORECAST—Cloudy, wind northwest.

The record of temperature for the twenty-four hours ended at midnight, taken from THE NEW YORK TIMES'S thermometer and from the thermometer of the Weather Bureau, is as follows:

	Weather Bureau 1902.	Weather Bureau 1903.	TIMES. 1903.
3 A. M.	15	37	42
6 A. M.	13	36	40
9 A. M.	12	37	42
12 M.	17	38	45
4 P. M.	22	39	43
6 P. M.	19	37	41
9 P. M.	15	36	39
12 P. M.	15	35	37

THE TIMES'S thermometer is 6 feet above the street level; that of the Weather Bureau is 285 feet above the street level.

Average temperatures yesterday were as follows:

Printing House Square	41½
Weather Bureau	37
Corresponding date 1902	16
Corresponding date for last twenty-five years	30

At 8 A. M. yesterday the thermometer registered 36 degrees, and at 8 P. M. the same. The maximum temperature was 40 degrees at 3 P. M., and the minimum 35 degrees at 10 P. M. At 8 A. M. there was 84 per cent. of humidity and at 8 P. M. 91 per cent.

OBSERVATIONS AT VARIOUS POINTS.

The following observations at various points throughout the country were reported by the Weather Bureau last night:

	8 PM. Tem.	Max. Tem.	Dir'n Wind.	State of Weather.
EASTERN.				
Albany	36	42	W	Cloudy
Atlantic City	34	40	NW	Snow
Boston	38	42	NW	Cloudy
Buffalo	32	34	W	Pt. cloudy
Cape May	34	42	NW	Rain
Eastport	36	38	NW	Cloudy
Nantucket	34	42	W	Snow
Norfolk	36	42	NW	Rain
Oswego	32	38	N	Cloudy
Philadelphia	38	40	NW	Cloudy
Pittsburg	32	36	NW	Cloudy
Portland, Me.	36	42	N	Cloudy
Scranton	34	42	N	Snow
Washington, D. C.	36	38	NW	Cloudy
CENTRAL.				
Cairo	38	42	S	Cloudy
Chicago	28	28	S	Snow
Cincinnati	32	36	W	Cloudy
Cleveland	32	34	W	Cloudy
Detroit	28	32	W	Snow
Duluth	22	26	NW	Clear
Grand Haven	28	30	SE	Snow
Green Bay	20	24	NW	Cloudy
Huron	22	32	NW	Clear
Marquette	22	24	W	Pt. cloudy
Milwaukee	28	28	NW	Snow
Toledo	28	34	W	Cloudy
SOUTHERN.				
Atlanta	40	40	NW	Cloudy
Charlotte	42	42	E	Cloudy
Corpus Christi	58	70	S	Clear
Galveston	50	58	SW	Clear
Hatteras	42	50	N	Rain
Jacksonville	50	62	W	Cloudy
Key West	66	74	N	Cloudy
Mobile	48	50	NW	Clear
Montgomery	44	46	W	Cloudy
New Orleans	50	54	Calm	Clear
Savannah	50	52	NW	Cloudy
Tampa	54	62	NW	Pt. cloudy
Wilmington, N. C.	46	50	NW	Cloudy
WESTERN.				
Bismarck	30	32	NW	Clear
Davenport	28	28	N	Snow
Dodge City	36	46	NW	Clear
Kansas City	32	36	NW	Cloudy
North Platte	32	38	W	Clear
Omaha	26	30	N	Cloudy
St. Louis	38	38	S	Snow
St. Paul	20	22	NW	Clear
Winnipeg	10	18	Calm	Clear
ROCKY MOUNTAINS.				
Calgary, N. W. T.	30	42	Calm	Pt. cloudy
Denver	38	44	SE	Clear
Helena	44	46	N	Cloudy
Salt Lake City	42	46	NW	Cloudy

TREASURY BALANCES.

WASHINGTON, Jan. 3.—Following is a statement of the United States Treasury on the 3d day of January, 1903:

CASH IN THE TREASURY.
In Divisions of Issue and Redemption.
RESERVE FUND.

Gold coin and bullion in Division of Redemption $150,000,000

TRUST FUNDS.

Held for the redemption of the notes and certificates for which they are respectively pledged.

DIVISION OF REDEMPTION.		DIVISION OF ISSUE.	
Gold coin	$384,867,069	Gold certificates outstanding	$384,867,069
Silver dollars	468,958,000	Silver certificates outstanding	468,958,000
Silver dollars of 1890	977,333	Treasury notes outstanding	24,035,000
Silver bullion of 1890	23,057,667		
Total	$877,860,069	Total	$877,860,069

General Fund.

Gold coin and bullion	$82,850,308.40		
Gold certificates	38,020,800.00		
Standard silver dollars	923,391.00		
Silver certificates	6,170,590.00		
Silver bullion	881,736.12		
United States notes	3,000,168.00		
Treasury notes of 1890	110,588.00		
National banknotes	16,562,231.32		
Subsidiary silver coin	6,473,819.73		
Fractional currency	183.38		
Minor coin	688,535.50		
		$155,682,341.49	
In National Bank Depositories—			
To credit of the Treasurer of the U. S.	$142,965,646.70		
To credit of disbursing officers	7,790,184.00		
Total	$150,755,830.70		
Awaiting Reimbursement—			
Bonds and interest paid	25,620.05		
		150,781,450.75	
Total		$306,463,792.24	
Liabilities—			
National bank 5 per cent. fund	$15,004,585.61		
Outstanding checks and drafts	8,533,897.79		
Disbursing officers' balances	56,923,631.03		
Post Office Department account	8,494,582.06		
Miscellaneous items	2,968,588.02		
		91,925,284.51	
Available cash balance			$214,538,507.73

Receipts, Expenditures, Redemptions, Etc.

RECEIPTS.	This Day.	This Month.	This Fiscal Yr.
Customs	$1,140,987.74	$2,125,032.49	$152,264,866.10
Internal revenue	529,372.51	1,538,517.78	120,775,531.58
Miscellaneous	69,577.00	229,784.44	19,486,385.88
Total receipts	$1,739,937.25	$3,893,334.71	$292,526,783.56
EXPENDITURES.			
Civil and miscellaneous	315,000.00	545,000.00	62,394,288.15
War	200,000.00	420,000.00	66,640,772.24
Navy	110,000.00	210,000.00	40,119,292.84
Indians	15,000.00	40,000.00	7,436,460.32
Pensions	500,000.00	1,500,000.00	73,160,920.54
Interest	....	....	16,854,237.76
Total expenditures	$1,140,000.00	$2,715,000.00	$266,614,971.85
Excess of receipts over expenditures	599,937.25	1,178,334.71	25,911,811.71
Receipts Last Year—			
Customs	900,853.62	2,156,064.67	128,024,588.39
Internal revenue	467,435.15	1,808,880.85	144,372,809.96
Receipts from all sources last year	1,531,244.58	4,221,099.29	288,980,682.21
Expenditures last year	1,350,000.00	3,340,000.00	245,477,086.47
NATIONAL BANK FUND.			
Deposits of lawful money under act July 14, 1890	38,000.00	38,000.00	10,493,050.00
Notes redeemed and retired under act July 14, 1890	44,250.00	84,000.00	10,442,267.00
Notes received for current redemption	996,973.00	1,659,083.00	86,252,787.00

REDEMPTION OF NOTES.	U. S. Notes. (Since 1879.)	Treasury Notes. (Since 1890.)	Total.
To March 14, 1900	$546,466,414.09	$103,195,488.00	$649,661,902.00
UNDER ACT MARCH 14, 1900.	U. S. Notes.	Treasury Notes.	Total.
Redeemed in Gold—			
To date	$61,083,058.00	$5,572,437.00	$66,655,495.00
This fiscal year	2,177,420.00	493,097.00	2,670,517.00
This month	80,010.00	5,495.00	85,505.00
Exchanged for Gold—			
To date	61,083,058.00	5,572,437.00	66,655,495.00
This fiscal year	2,177,420.00	493,097.00	2,670,517.00
This month	80,010.00	5,495.00	85,505.00

Court Assignments.

Court Assignments.

ASSIGNMENTS.
SURROGATES' COURT.

WE, the Surrogates of the County of New York, do hereby appoint the following terms for the Surrogates' Court of the County of New York, and make the following assignment of Surrogates to hold said terms during the year 1903. Said terms shall commence on the first Monday of each month, and terminate on the [illegible] preceding the first Monday of the following month:

TRIAL TERMS.
January, Thomas, S. — June, Fitzgerald, S.
February, Fitzgerald, S. — October, Thomas, S.
March, Thomas, S. — November, Fitzgerald, S.
April, Fitzgerald, S. — December, Thomas, S.
May, Thomas, S.

CHAMBERS.
January, Fitzgerald, S. — July 1 to Aug. 15, Fitzgerald, S.
February, Thomas, S. — Aug. 15 to Oct. 1, Thomas, S.
March, Fitzgerald, S. — October, Fitzgerald, S.
April, Thomas, S. — November, Thomas, S.
May, Fitzgerald, S. — December, Fitzgerald, S.
June, Thomas, S.

(Sgd.) FRANK T. FITZGERALD,
(Sgd.) ABNER C. THOMAS,
Surrogates.
[illegible]

Travelers' Guide—Shipping.

To Nassau the West Indies and Bermuda
$200 and up
On the Palatial
S. S. Prinzessin Victoria Luise
Leaving New York, February 7, 1903.
NUMBER LIMITED TO 190.
ONLY LOWER BERTHS.
46 SINGLE-BERTH CABINS.
Duration of Trip 28 Days.
New York to Nassau (where tourists from the South can join the vessel), Havana, Santiago, Jamaica, Curacao, Grenada, St. Vincent, Martinique, St. Thomas, Porto Rico, Bermuda, and New York.
Similar Cruise by S. S. Moltke January 10th, 9 A. M. Duration, 22 days. Cost, $125.00 and up.
FOR PARTICULARS APPLY TO THE HAMBURG-AMERICAN LINE, 35-37 BROADWAY.

WHITE STAR LINE.
NEW YORK—QUEENSTOWN—LIVERPOOL.
Teutonic...Jan. 7, Noon | Celtic....Jan. 23, 5 AM
Germanic..Jan. 14, Noon | Teutonic...Feb. 4, Noon
Cymric...Jan. 21, Noon | Oceanic...Feb. 11, 5 AM
Pier 48 North River. Office, 9 Broadway, N. Y.

CUNARD LINE.
TO LIVERPOOL VIA QUEENSTOWN.
From Pier 51 North River.
Umbria, Jan. 10, 1 PM | Etruria, Jan. 31, 7 AM
Ivernia, Jan. 17, 8:30 AM | Saxonia, Feb. 7, 1 PM
Lucania, Jan. 24, 1 PM | Ivernia...Feb. 14, 7 AM
VERNON H. BROWN & CO., Gen. Agents, 29 BROADWAY, NEW YORK.

COOK'S WINTER TRIPS.
All Expenses Included.
BERMUDA Special Conducted Tours to this delightful Ocean Resort leave Jan. 10, 17—16 days $85.00
FLORIDA HAVANA Annual series of pleasant tourist parties to principal resorts in Florida and Havana. Next departures Jan. 23, 29, Feb. 14, 20, 28, etc., $75 and up.
WEST INDIES Tenth Annual Cruise to the Tropics Feb. 7 by Quebec S.S. Co.'s mail steamship "Madiana" to Bermuda, Puerto Rico, Windward Islands, Demerara, Cuba, etc. 34 days, $185 and up.
Ten years of successful experience proves the superiority of these cruises.
Independent tickets to Bermuda, the West Indies and all Winter Resorts at lowest rates. Programmes, berths, etc. from
THOS. COOK & SON, 261 & 1185 Broadway, New York.

"La Veloce," FAST ITALIAN LINE.
Sailing every Tuesday to Naples, Genoa.
Bolognesi, Hartfield & Co., 29 Wall St.

JAMAICA
Round trip, $75. Send for booklet.
UNITED FRUIT CO., Boston or Phila.

Travelers' Guide—Shipping.

ORIENT CRUISE $400 AND UP
by specially chartered North German Lloyd express S. S. Kaiserin, 9,500 tons, Feb. 7, 65 days; shore trips, hotels, guides, drives included, visiting Madeira, Granada, the Alhambra, Algiers, Malta, Athens, Constantinople, Smyrna, 19 days in Palestine and Egypt, Naples, Rome, Nice, &c. Absolutely no overcrowding; only the main dining room to be used. West Indies Cruise, Jan. 14, $125 up; Norway-Russia Cruise, July 2, $275 up.
FRANK C. CLARK, 111 Broadway, New York.

North German Lloyd.
FAST EXPRESS SERVICE.
PLYMOUTH—CHERBOURG—BREMEN.
From Pier 52, North River, Gansevoort St.
Kaiser, Jan. 6, 10 A.M. | Kronprinz, Mar. 24, 10 AM
Kronprinz, Feb. 24, 10 AM | Kaiser, Apr. 7, Noon
Kaiser, Mar. 10, 2 PM | Kronprinz, Apr. 21, 10 AM
MEDITERRANEAN SERVICE.
GIBRALTAR—NAPLES—GENOA.
From Pier 24, Amity St., Brooklyn.
*Trave, Jan. 7, 11 A.M. | †Neckar, Feb. 21, Noon
Lahn, Jan. 31, 10 A.M. | *Lahn, Mar. 14, 9 A.
*Trave, Feb. 14, 10 AM | †Weimar, Mar. 21, 11 AM
*Calls at Algiers. †Sails to Gibraltar, Naples only. ‡Sails to Naples, Genoa, only.
OELRICHS & CO., No. 5 Broadway, N. Y.
Louis H. Myer, 45 South Third St., Phila.

Hamburg-American.
FOR PLYMOUTH—CHERBOURG—HAMBURG.
TWIN-SCREW EXPRESS SERVICE.
S. S. DEUTSCHLAND
From N. Y. March 19 and May 7.
TWIN-SCREW PASSENGER SERVICE.
Waldersee. Jan. 10, 2 PM | Patricia...Jan. 31, 7 AM
Pennsylv'a. Jan. 24, 2 PM | Bluecher...Feb. 7, 1 PM
MEDITERRANEAN SERVICE.
NEW YORK—NAPLES—GENOA.
Palatia....Jan. 12, 2 PM | *Ravenna...Feb. 12, 2 PM
Phoenicia..Jan. 29, 2 PM | Palatia....Mar. 2, 2 PM
*Ravenna belongs to Nav. Co. "Italia."
S. S. Prinzessin Victoria Luise
From N. Y., March 12, 1903,
FOR MADEIRA, GIBRALTAR, GENOA.
HAMBURG-AMERICAN LINE.
Offices 35 & 37 Broadway. Piers, Hoboken, N. J.

WEST INDIES, $125 AND UP
by specially chartered North German Lloyd express S. S. Kaiserin, 9,500 tons, January 14, 21 days; shore trips, luncheons, guides, drives included. These extras will cost $50 with other cruises. Passengers leaving cruise at Nassau receive free ticket to Miami, Florida. Passengers accepted for portions of cruise, viz.: To St. Thomas, $50; Martinique, $65; Jamaica, $100.
Mediterranean Cruise, Feb. 7, $400.00 up.
Norway-Russia Cruise, July 2, $275.00 up.
FRANK C. CLARK, 111 Broadway, New York.

AMERICAN LINE.
NEW YORK—SOUTHAMPTON—LONDON.
St. Paul..Jan. 7, 10 AM | Phila.....Jan. 21, 10 AM
Finland..Jan. 17, 10 AM | Friesland..Jan. 28, 10 AM
RED STAR LINE.
NEW YORK—ANTWERP—PARIS.
Zeeland..Jan. 10, 10 AM | Vaderland. Jan. 24, 10 AM
Finland...Jan. 17, 10 AM | Kroonland. Jan. 31, 10 AM
Piers 14 and 15 N. R. Offices, 73 Broadway, N. Y.

ATLANTIC TRANSPORT LINE
MESABA..........Jan. 10, 9 A. M.
MANITOU..........Jan. 17, 9 A. M.
MINNETONKA..........Jan. 24, 2 P. M.
MINNEAPOLIS..........Jan. 31, 7 A. M.
MESABA..........Feb. 14, 9 A. M.
ALL MODERN STEAMERS LUXURIOUSLY FITTED WITH EVERY CONVENIENCE. ALL STATEROOMS AMIDSHIPS on UPPER DECKS. FIRST CABIN PASSENGERS CARRIED FROM NEW YORK TO LONDON. FOR RATES, ETC., APPLY TO 1 BROADWAY.

OCEANIC STEAMSHIP CO.
(A. & A. Line.)
Sails from San Francisco to HONOLULU every 10 days. To SAMOA, NEW ZEALAND and AUSTRALIA. SPLENDID 6,000 TON STEAMERS. Jan. 29th, Feb. 19th, and every 21 days. TAHITI once a month. Round the world, $632.70.
E. F. BURNETT, G. E. Agt., 427 Broadway, N. Y.

OLD DOMINION LINE.
DAILY SERVICE.
For Old Point Comfort, Norfolk, Portsmouth, Pinner's Point, and Newport News, Va., connecting for Petersburg, Richmond, Virginia Beach, Washington, D. C., and entire South and West.
Freight and passenger steamers sail from Pier 26 N. R., foot of Beach St., every week day at 3 P. M.
H. B. WALKER, Traffic Manager.

Travelers' Guide—Railroads.

PENNSYLVANIA RAILROAD
STATIONS FOOT OF WEST TWENTY-THIRD STREET AND DESBROSSES AND CORTLANDT STREETS.
☞The leaving time from Desbrosses and Cortlandt Streets is five minutes later than that given below for Twenty-third Street Station, except where otherwise noted.
7:55 A. M.—FAST MAIL.—Limited to two Parlor Cars and Dining Car New York to Pittsburg. Sleeping Car Pittsburg to Chicago. No coaches to Pittsburg.
8:55 A. M.—FAST LINE.—Pittsburg and Cleveland.
9:55 A. M.—PENNSYLVANIA LIMITED.—Pullman Compartment Sleeping, Dining, Smoking, and Observation Cars. For Chicago, Cleveland, Toledo, Detroit, Cincinnati, Indianapolis, Louisville, St. Louis.
1:55 P. M.—THE PENNSYLVANIA SPECIAL—20-hour train to Chicago. Pullman Compartment Observation, Drawing-room Sleeping, Dining, and Buffet Smoking Car.
1:55 P. M.—CHICAGO AND ST. LOUIS EXPRESS.—For Toledo, Nashville (via Cincinnati and Louisville,) Indianapolis, Chicago, St. Louis. Dining Car.
5:55 P. M.—ST. LOUIS EXPRESS.—For Pittsburg, Cincinnati, Indianapolis, Louisville, St. Louis. Dining Car. For Welch, W. Va., (via Shenandoah Valley Route.)
5:55 P. M.—WESTERN EXPRESS.—For Chicago. For Toledo, except Saturday. Dining Car.
7:55 P. M.—PACIFIC EXPRESS.—For Pittsburg and Chicago. For Knoxville, daily, via Shenandoah Valley Route. Connects for Cleveland except Saturday.
8:25 P. M.—CLEVELAND AND CINCINNATI EXPRESS.—For Pittsburg, Cleveland, and Cincinnati.
WASHINGTON AND THE SOUTH.
7:55, 8:25, 8:55 (Dining Car,) 10:10 (Desbrosses and Cortlandt Streets, 10:20) (Dining Car,) 10:55 (Dining Car) A. M., 12:55 (Dining Car,) 2:10 (Desbrosses and Cortlandt Streets, 2:20,) (3:25 "Congressional Lim.," all Parlor and Dining Cars,) 3:25 (Dining Car,) 4:25 (Dining Car,) 4:55 (Dining Car,) 9:25 P. M., 12:10 night. Sunday, 8:25, 8:55 (Dining Car,) 10:55 (Dining Car) A. M., 12:55 (Dining Car,) (3:25 "Congressional Lim.," all Parlor and Dining Cars,) 3:25 (Dining Car,) 4:25 (Dining Car,) 4:55 (Dining Car,) 9:25 P. M., 12:10 night.
SOUTHERN RAILWAY.—Express, 3:25, 4:25 P. M., 12:10 night daily.
ATLANTIC COAST LINE.—Express, 8:55 A. M. and 9:25 P. M. daily.
SEABOARD AIR LINE RAILWAY.—Express 12:55 P. M. daily. Mail, 12:10 night daily.
NORFOLK AND WESTERN RAILWAY.—For Memphis and New Orleans, 3:25 P. M. daily.
CHESAPEAKE AND OHIO RAILWAY.—7:55 A. M. week-days, 12:55 and 4:55 P. M. daily.
FOR OLD POINT COMFORT AND NORFOLK.—7:55 A. M. week days and 8:55 P. M. daily.
ATLANTIC CITY.—9:55 A. M. and 2:55 P. M. week-days. Sundays, 7:55 A. M. Through Vestibuled Trains, Buffet Parlor Cars, and Standard Coaches on week-days. Parlor Smoking Car, Parlor Cars, Dining Car, and Standard Coaches on Sundays.
CAPE MAY.—12:55 P. M. week-days.
For points on New York and Long Branch Railroad (from West Twenty-third Street Station,) 8:55 A. M., 12:10, 3:25, 4:55, and 11:25 P. M. week-days. Sundays, 9:25 A. M., 4:55 P. M. (from Desbrosses and Cortlandt Streets,) 9:00 A. M., 12:20, 3:40, 5:10, and 11:30 P. M. week-days. Sundays, 9:45 A. M., 5:15 P. M.
FOR PHILADELPHIA.
6:10, (Desbrosses and Cortlandt Streets, 6:20,) 7:25, 7:55, 8:25, 8:55, 9:25, (9:55, Penna. Limited,) 10:10, (Desbrosses and Cortlandt Streets, 10:20) (Dining Car,) 10:55 (Dining Car,) 11:55 A. M., 12:55 (Dining Car,) 1:55 (Dining Car,) 2:10 (Desbrosses and Cortlandt Streets, 2:20,) 2:55, 3:25 (Dining Car,) 3:55, 4:25, 4:25 (Dining Car,) 4:55 (Dining Car,) 5:55 (Dining Car,) 7:55, 8:25, 8:55, 9:25 P. M., 12:10 night. Sundays, 6:10, 7:55 (Dining Car, no coaches,) 8:25, 8:55, 9:55 (Limited,) 9:55, 10:55 (Dining Car,) A. M., 12:55 (Dining Car,) 1:55 (Dining Car,) 3:25 (Dining Car,) 3:55, 4:25 (Dining Car,) 4:55 (Dining Car,) 5:55 (Dining Car,) 7:55, 8:25, 8:55, 9:25 P. M., 12:10 night.
Ticket offices, Nos. 461, 1,354, 111, and 261 Broadway; 182 Fifth Avenue (below 23d St.;) 263 Fifth Avenue (corner 29th St.;) 1 Astor House; West Twenty-third Street Station, and stations foot of Desbrosses and Cortlandt Streets; 4 Court Street, 860 Fulton Street, 98 Broadway, and Pennsylvania Annex Station, Brooklyn; Station, Jersey City. The New York Transfer Company will call for and check baggage from hotels and residences through to destination.
Telephone "914 Eighteenth Street" for Pennsylvania Railroad Cab Service.
W. W. ATTERBURY, General Manager. J. R. WOOD, Gen'l Passenger Agent.

Travelers' Guide—Railroads.

NEW YORK CENTRAL & HUDSON RIVER R. R.
THE FOUR-TRACK TRUNK LINE.
Trains arrive and depart from Grand Central Station, 42d Street, New York, as below:
North and West bound trains, except those leaving Grand Central Station at 8:30, 11:30 A. M., 2:45, 3:30, 9:15, 11:30 P. M., will stop at 125th St. to receive passengers ten minutes after leaving Grand Central Station.
All southbound trains, except the "20th Century" and the "Empire State Express," and Nos. 36 and 60, will stop at 125th St. ten minutes before their arrival time at Grand Central Station.
12:10 A. M.—†MIDNIGHT EXPRESS. Due Buffalo 1:15; Cleveland 4:35, Indianapolis 11:45 P. M., Chicago 9:30, St. Louis 7:30 next morning.
7:54 A. M.—*SYRACUSE LOCAL. Stops at all important stations.
8:30 A. M.—†EMPIRE STATE EXPRESS. Most famous train in the world. Due Buffalo 4:45, Niagara Falls 5:45 P. M.
8:45 A. M.—*FAST MAIL. 24 hours to Chicago. Due Buffalo 7:10, Niagara Falls 8:07.
10:30 A. M.—†DAY EXPRESS. Makes local stops. Due Buffalo 1:15 A. M.
11:30 A. M.—†RUTLAND EXPRESS. Due Rutland 7:55 P. M.
12:50 P. M.—*BUFFALO LIMITED. Due Buffalo 11 P. M. Niagara Falls 11:[illegible] P. M.
1:00 P. M.—*SOUTHWESTERN LIMITED. Due Cincinnati 10:30, Indianapolis 11:30 A. M., St. Louis 6:45 P. M. next day.
1:00 P. M.—*CHICAGO LIMITED. 24 hours to Chicago via Lake Shore, 26½ via M. C.
2:45 P. M.—*"THE 20TH CENTURY LIMITED." 20-hour train to Chicago via Lake Shore. Electric Lights and Fans.
3:30 P. M.—†ALBANY AND TROY FLYER. Due Albany 6:40, Troy 7 P. M.
3:35 P. M.—*ALBANY AND TROY EXPRESS. Local stops.
4:00 P. M.—*DETROIT, GRAND RAPIDS, AND CHICAGO SPECIAL.
5:30 P. M.—*LAKE SHORE LIMITED. 24-hour train to Chicago. All Pullman Cars. Due Cleveland 7:25 A. M., Cincinnati 1:30, Indianapolis 3:10, Chicago 4:30, St. Louis 9:45 P. M. next day.
6:00 P. M.—*WESTERN EXPRESS. 28 hours to Chicago via both L. S. & M. C.
6:35 P. M.—*MONTREAL EXPRESS via D. & H. or Rutland.
7:30 P. M.—*ADIRONDACK AND MONTREAL EXPRESS.
8:00 P. M.—*BUFFALO AND TORONTO SPECIAL. Due Buffalo 7:25 A. M., Niagara Falls 8:43, Toronto 10:50 A. M.
9:15 P. M.—*SPECIAL MAIL LIMITED. Sleeping car only for Rochester.
9:20 P. M.—*SOUTHWESTERN SPECIAL. Due Cincinnati 7:50, Indianapolis 10:10 P. M., St. Louis 7:30 second morning.
9:30 P. M.—*PACIFIC EXPRESS. Chicago, 34 hours by Michigan Central, 35 hours by Lake Shore.
11:30 P. M.—*NORTHERN N. Y. EXPRESS. Cape Vincent, Ogdensburg, &c.
*Daily. †Except Sunday. ‡Except Monday.
HARLEM DIVISION.
9:08 A. M. and 3:36 P. M. Daily except Sundays to Pittsfield and North Adams. Sundays at 9:30 A. M. Pullman cars on all through trains.
Trains illuminated with Pintsch light.
Ticket offices at 113, 261, 415, and 1,216 Broadway, 25 Union Sq. W., 275 Columbus Av., 130 West 125th St., Grand Central Station, 125th St. and 138th St. Stations, New York; 338 and 726 Fulton St., and 106 Broadway, E. D., Brooklyn.
Telephone "900 38th Street" for New York Central Cab Service. Baggage checked from hotel or residence by Westcott Express Company.

NEW YORK CENTRAL ROUTE
BETWEEN
NEW YORK, BOSTON, AND NEW ENGLAND
Via Springfield and the
BOSTON AND ALBANY RAILROAD.
(New York Central & Hudson River R. R., Lessee.)
Trains leave Grand Central Station, Fourth Avenue and 42d Street, New York, as follows:
†9:00 A. M., †12:00 noon, *4:00 P. M., *11:00 P. M.; arrive Boston 3:30 P. M., 5:40 P. M., 10:00 P. M., 6:15 A. M.
Leave Boston †9:00 A. M., †12:00 noon, *4:00 P. M., *11:00 P. M.; arrive New York 3:30 P. M., 5:40 P. M., 10:00 P. M., 6:14 A. M.
Tickets at New York Central ticket offices, 415 and 1,216 Broadway, and at Grand Central Station.
A. H. SMITH, General Superintendent. GEORGE H. DANIELS, General Passenger Agent.

WEST SHORE RAILROAD.
(New York Central & Hudson River R. R., Lessee.)
Leave Franklin St. Station, New York, as follows and 15 min. later foot West 42d St., N. R.
*7:10 AM—For interm. points to Albany.
†11:20 AM—(1) Saratoga & Mohawk Exp.
*1:00 PM—Chicago Express.
*2:25 PM—Cont. Lim. for Detroit, Chi. & St. Louis.
†3:45 PM—(2) For Hudson River Points & Albany.
*6:00 PM—For Roch., Buffalo, Clev'd & Chicago.
†7:45 PM—For Roch., Buffalo, Detroit & St. Louis.
*9:15 PM—For Syra., Roch., Niag. Falls, Det. & Chi.
*Daily. †Daily, except Sunday. Leaves Brooklyn Annex (1) at †10:45 A. M., (2) at 2:45 P. M.; leaves Jersey City P. R. R. Station, (1) at †11:[illegible] A. M.; (2) at †3:35 P. M. Time tables at principal hotels and offices. Baggage checked from hotel or residence by Westcott Express.
A. H. SMITH, Gen'l Superintendent. C. E. LAMBERT, Gen. Pass. Agent.

READING SYSTEM.
NEW JERSEY CENTRAL R. R.
Liberty Street and South Ferry. (time from South Ferry five minutes earlier.)
EASTON, BETHLEHEM, ALLENTOWN, AND MAUCH CHUNK—z4:00 (7:15 Easton only), 9:10 A. M., 1:20, 4:40, 5:00 (5:45 Easton only) P. M. Sundays, z4:25 A. M., 1:00, 5:30 P. M.
WILKESBARRE AND SCRANTON—z4:00, 9:10 A. M., 5:00 P. M. Sundays, z4:25 A. M., 1 P. M.
LAKEWOOD, LAKEHURST, TOMS RIVER AND [illegible] M., 1:30 (3:40, [illegible] Lakewood and [illegible] only), 5:00, (x5:[illegible], Lakewood only,) P. M. Sundays, 10:00 A. M.
ATLANTIC CITY—[illegible]
VINELAND AND [illegible] M., †1:30 P. M.
LONG BRANCH, ASBURY PARK, OCEAN GROVE, POINT PLEASANT, AND SEASHORE POINTS—z4:00, 8:30, 11:30 A. M., 4:45, 5:30, 6:30 P. M. Sundays, except Ocean Grove, 9:00 A. M., 4:00 P. M.
PHILADELPHIA (READING TERMINAL)—z*4:25, †7:00, †8:00, *9:00, †10:00, †11:00 A. M., †12:00, *1:00, §1:30, †2:00, †3:00, *4:00, *5:00, †6:00, †7:30, §9:00 P. M., *12:15 Mdt.
24TH AND CHESTNUT STREETS—§4:25, †8:30, *10:30, *11:30 A. M., *1:00, ‡*3:40, *5:00, *7:00, †9:25 P. M., *12:15 Mdt.
READING, HARRISBURG, POTTSVILLE AND WILLIAMSPORT—‖4:00, z4:25, †8:00, ‖†9:10, (10:00, 11:00 A. M., Reading only,) ‖§1:00, 1:20, †2:00 P. M. Reading, Pottsville and Harrisburg only, †4:00, †5:00 P. M.

ROYAL BLUE LINE.
FOR BALTIMORE AND WASHINGTON—†8:30, *10:30, *11:30 A. M., *1:00, ‡*3:40, *5:00, *7:00 P. M., *12:15 Mdt.
zFrom Liberty Street only. *Daily. †Daily, except Sunday. §Sunday only. ‡Parlor cars only. ‖Via Tamaqua. xSaturdays.
Offices: Liberty St. Ferry, South Ferry, 6 Astor House, 113, 261, 434, 1,300, 1,354 Broadway, 182 5th Av., 25 Union Square West, 153 East 125th St., 273 West 125th St., 245 Columbus Av., New York; 4 Court St., 344, 860 Fulton St., Brooklyn; 98 Broadway, Williamsburg. New York Transfer Co. calls for and checks baggage to destination.
W. G. BESLER, Vice President and General Manager. C. M. BURT, General Pass'r Agent.

BALTIMORE & OHIO RAILROAD
Leave New York City, South Ferry, Liberty St.
Chicago, Pittsburg...*12:10nt. *12:15nt.
Chicago, Columbus...*12:55pm. *1:00pm. Diner.
Pittsburg, Cleve....*3:35pm. *3:40pm. Limited.
"Pittsburg Limited"...*6:55pm. *7:00pm. Buffet.
Cincinnati, St. Louis.*12:10nt. *12:15nt.
Cincinnati, St. Louis.*10:25am. *10:30am. Diner.
Cincinnati, St. Louis.*6:55pm. *7:00pm. Buffet.
Norfolk..........*12:55pm. †1:00pm. Diner.
ROYAL BLUE TRAINS.
Washington, Balto...†8:25am. †8:30am. Buffet.
Washington, Balto...*10:25am. *10:30am. Diner.
Washington, Balto...*11:25am. *11:30am. Diner.
Washington, Balto...*12:55pm. *1:00pm. Diner.
"Royal Limited"...*3:35pm. *3:40pm. Diner.
Washington, Balto...*4:55pm. *5:00pm. Diner.
Washington, Balto...*6:55pm. *7:00pm. Buffet.
Washington, Balto...*12:10nt. *12:15nt. Sleepers.
*Daily. †Daily, except Sunday. §Sundays only.
Offices: 113, 261, 434, 1,300 Broadway, 6 Astor House, 25 Union Square W., 391 Grand Street, N. Y.; 343 Fulton Street, Brooklyn; South Ferry and Liberty Street. Baggage checked from hotel or residence to destination.

LEHIGH VALLEY.
Foot of West 23d St., Cortlandt and Desbrosses Sts.
*Daily. †Except Sunday. Sunday changes: [illegible]
Buffalo Local [illegible]
Buffalo and Chicago Express [illegible]
BLACK DIAMOND EXPRESS [illegible]
Mauch Chunk and Hazleton Local [illegible]
Wyoming Valley Express [illegible]
Easton Local [illegible]
Chicago & Toronto Vestibule Exp. [illegible]
THE BUFFALO TRAIN [illegible]
Tickets and Pullman accommodations at [illegible] 1234 and 1354 Broadway, 182 5th Ave., 25 Union Sq. W., 245 Columbus Ave., N. Y.; 860 Fulton St., 4 Court St., 98 Broadway, and Ft. Fulton St., Brooklyn. N. Y. Transfer Co. will call for and check baggage.

Seaboard Air Line Railway
Tickets, Pullman reservations, literature, &c., OFFICE 1183 BROADWAY.

Travelers' Guide—Steamboats.

JOY LINE $1.25 to Providence
First Class Service.
Fast and elegant Steamers leave [illegible] daily excepting Sunday, at 5 P. M., [illegible] 35, East River, foot of Catharine St.

IN THE REAL ESTATE FIELD

The following sales at auction are down for to-day at 111 Broadway:

By D. Phoenix Ingraham & Co., foreclosure sale, Charles R. Carruth, referee, 124 West One Hundred and Thirty-fourth Street, south side, 180 feet east of Seventh Avenue, 25 by 99.11, five-story brick flat. Due on judgment, $2,806.

By Richard V. Harnett & Co., foreclosure sale, Richard H. Clarke, referee, 61 East One Hundred and Twenty-second Street, north side, 198 feet east of Mount Morris Park, 27 by 100.11, three-story stone-front flat. Due on judgment, $2,874.

By James L. Wells, foreclosure sale, Robert G. Ten Eyck, referee, 1,142 and 1,144 Union Avenue, east side, 112.11 feet south of Home Street, each 18.9 by 100, two three-story frame flats. Due on judgment, on each, $1,716.

By Charles A. Berrian, foreclosure sale, Quinton Corwine, referee, West Farms Road, northwest corner of One Hundred and Seventy-second Street, 42.6 by 86.9 by 38.5 by 115.2, one and two-story frame dwellings; One Hundred and Seventy-second Street, south side, 16.8 feet west of West Farms Road, 52.8 by 9.2 by 52.5, vacant. Due on judgment, $2,190.

City Real Estate for Sale.

PORTER & CO.,

159 W. 125TH ST. AND 2,737 B'WAY, AT 104TH ST.,

Offer the following list of Choice Properties for sale:

PRIVATE DWELLINGS.

123D ST., NEAR 7TH AV.

3-story Brownstone, 16.8x100; $2,000 cash will buy it.

121ST ST., NEAR LENOX AV.

3-story B. S., 18x100, extension; asking $17,000, mtge., $11,000 at 4½.

130TH ST., NEAR 7TH AV.

3-story B. S., 18.9x100; mtge., $8,000 at 4½; asking $12,150.

INVESTMENT PROPERTIES.

121ST ST., NEAR 7TH AV.

5-story, 3-family apt. house, 4 and 5 rooms and bath to each. Actual rental, $3,300; mtge., $21,000; asking $28,500.

136TH ST., NEAR BROADWAY.

2 five-story double flats, 5 and bath, all improvements. Rent, $3,200 each; mtge., $22,000 each. A quick offer of $27,000 might be entertained.

133D ST., NEAR 7TH AV.

Two 5-story 27-ft. double flats, all improvements. Rent, $2,808 each; mtge., $20,000 each; asking $26,000 each.

Several plots below 34th St., east and west side, suitable for immediate improvement; cheap to quick buyers. Guerineau & Drake, 122 East 23d St.

Four-story white stone corner private dwelling, having 17 rooms, porcelain baths, needle spray; garden; lot 32.6x100. Owner, 730 St. Nicholas Av., for sale; bargain.

Fifth Av. corner, 40x80 feet, $70,000; great bargain; light-stone apartment house, below 116th St. G. Nagle, 104 Third Av. Telephone, 1223 B 18.

Attention!—$250,000 to loan on mortgage, Manhattan property; 4 and 4½ per cent. FOLSOM BROTHERS, 835 Broadway.

Choice selections of plots and lots in desirable locations at tempting prices. FOLSOM BROTHERS, 835 Broadway.

5TH AV., NEAR 130D ST.	2 5-story double flats and stores; price, $68,000; $6,240. E. M. MICHAELIS, 203 Broadway.

Bargain; 5-story double store property on Grand St. for sale very cheap to close estate. Guerineau & Drake, 122 East 23d St.

Plot of 10 lots on east side below 23d St., suitable for a factory, for sale cheap. Guerineau & Drake, 122 East 23d St.

Bargain.—Five-story flat, 21st St., near 2d Av.; price, $16,000; excellent investment. FOLSOM BROTHERS, 835 Broadway.

Builders, Attention.—Plot 53d St., near 3d Av., 50x100; price, $32,000. FOLSOM BROTHERS, 835 Broadway.

Bargain.—Three-story dwelling, 21st St., near 2d Av.; price, $13,250. FOLSOM BROTHERS, 835 Broadway.

1??TH ST., NEAR ? AV.	5-story and basement 15-family flat, 26x100; price, $38,000; rent, $3,792. E. M. MICHAELIS, 203 Broadway.
Amsterdam Av. Corner, Near 1??th St.	5-story; 2-fam.; large store. Pr. $45,000; mtg. $27,500; 4½%. E. M. Michaelis, 203 B'way.
CATHEDRAL PARKWAY, NR. LENOX.	35-ft. front, 8-story elevator apt. House up to date. Pr. $115,000. E. M. MICHAELIS, 203 B'way.

Large American basement residence, Riverside Drive; every possible improvement; exchange, or cash. FOLSOM BROTHERS, 835 Broadway.

Bargain.—Extra wide five-story double tenement, 24th St., near 9th; $23,500. FOLSOM BROTHERS, 835 Broadway.

Snap, quick purchaser; modern double tenement, West 41st St., $20,500; rents, $2,568. FOLSOM BROTHERS, 835 Broadway.

Flat. West 130th. $22,750.	10 families; near elevated station; private block; rented; easy terms. E. M. MICHAELIS, 203 B'way.
FLAT. WEST 22D ST., 8TH & 9TH AVS.	5-story; fine condition; rented; Pr. $19,000; mtg. $10,000 at 4%. E. M. Michaelis, 203 B'way.
CORNER COLUMBUS AV., near 8?TH ST.	100x100. Fine condition. Rent, $14,500. Mtg. $120,000 at 4%. E. M. Michaelis, 203 B'way.

Bargain.—Five-story flat, 10 families, five rooms, bath; good location, $22,000. John J. Hoeckh, 850 9th Av., near 46th St.

A desirable corner on Beekman St. for sale. RULAND & WHITING CO., 5 Beekman St.

Bronx.

Nearly triple flat with store; foot of "L" station; rent, $2,800; price, $20,000; pay 15 per cent. on money invested; must be sold quick. Loeser, 3,151 3d Av.

Bargains.—Attractive brick private houses; 1 block to "L" station; opposite Park. Polak, 3,151 3d Av.

Washington Heights.

A three-story modern two-apartment house at bargain; might exchange. HUSTON, 302 West 143d St.

A number of well-situated lots; $2,000 each and upward. HUSTON, 302 West 143d St.

A TEN-ROOM FRAME DWELLING IN GOOD CONDITION; $7,000. HUSTON, 302 WEST 143D ST.

A three-story high-stoop dwelling; 15-foot front; $6,000; mort., $7,000. HUSTON, 302 West 143d St.

Westchester Real Estate for Sale and to Let.

Mamaroneck.

MAMARONECK LOTS $100

$1.00 weekly. City improvements. Warranty Co., 115 Broadway.

Long Island Real Estate for Sale.

For Sale.—20 acres, South Bay water front; fine location; near Bellport. W. S. Hawkins, Brookhaven, L. I.

Real Estate for Sale—Queens.

A Fortune To Be Made.—$8 monthly buys fine building lot at Corona; only five miles from Herald Square, on line of Pennsylvania tunnel; [illegible]

Referees' Notices.

NEW YORK SUPREME COURT, NEW YORK County.—JAMES PARKER, Plaintiff, against MARY PARKER No. 1, Elizabeth Grier, Mary Parker No. 2, and Mary Parker as Administratrix of the goods, chattels, and credits of the estate of Morris Parker, deceased, and Matthew A. Taylor, as Executor of the last will and testament of William J. Parker, deceased, defendants.

I, the undersigned, duly appointed Referee by order of this Court, dated and entered herein on the 19th day of December, 1902, hereby require each person not a party to the action, who at the said date of the order had a lien upon any undivided share or interest of any of the owners or persons interested in the premises hereinafter described, to appear before me on or before the 4th day of February, 1903, at my office, 41 Park Row, in the Borough of Manhattan, City of New York, to prove his lien, and the true amount due or to become due to him by reason thereof.

The premises are described in the amended complaint in the above entitled action as follows:

All that piece or parcel of land with the appurtenances thereto situate in the Twenty-second Ward of the Borough of Manhattan, City of New York, and known and distinguished on a map made by Edwin Smith on the 20th day of November, 1868, on file in the Hall of Records in tin case No. 161, by the number "60," bounded in front by Fifty-first Street, northerly in the rear by lot 77, easterly by lot 59, and westerly by lot 61, all on said map, the dimensions being as follows: Beginning on the northerly side of Fifty-first Street at a point distant two hundred feet easterly from the northeasterly corner of Eleventh Avenue and Fifty-first Street, and running thence easterly along Fifty-first Street for twenty-five feet, thence northerly along the line of lot 59 parallel to Eleventh Avenue for one hundred feet five inches to the centre of the block between Fifty-first and [illegible]

[illegible]

THOMAS F. DONNELLY, Referee. [illegible] Plaintiff's Attorney, 38 [illegible] City.

Brooklyn Real Estate for Sale.

FLATBUSH RESIDENCE.

We will start the New Year by giving you the opportunity of purchasing a beautiful residence, built for tasty people, appropriately decorated, situated on East 18th St., at a very low figure. 11 Room and Tiled Bath, Steam Heat, Combination Gas Fixtures, Hardwood Trim throughout, Parquet Floors, Open Fireplaces and Every Modern Convenience. If you have $500.00 cash, investigate.

DODD & BANTA,

756 FLATBUSH AVE. Telephone, 723 Flatbush.

Cheapest house up town. PRICE only $3,900. Good 2-story and basement brownstone dwelling, 25th Ward; 8 rooms; bath; good order; good location; mtge. $2,900, 5%; $900 required. Ketcham Bros., 120 Ralph Av., Brooklyn.

Real Estate.

Money to loan on bond and mortgage in any amount; Bronx preferred. Losere, 3,151 3d Av.

Real Estate for Exchange.

PRINCIPALS OR BROKERS, SEND FOR NEW LIST. IGNATZ MARTIN, 1,155 Myrtle Av., B'klyn.

Real Estate Wanted.

Tenements and flats wanted on lease; owners guaranteed positive return on investment in place of uncertainty of returns and positive trouble experienced in own management or by agents. Evans, Box 24, 1,264 Broadway.

Have $10,000 to invest in Manhattan real estate, flats, or business property; send full particulars. F. M. Wilson, 3d Av. and 138th St., Room 15.

Wanted!—Lots, tenements, or private houses in any fair section of Manhattan; prices must be reasonable. Guerineau & Drake, 122 E. 23d St.

New Jersey Real Estate for Sale.

"MARLBORO PARK," MONTCLAIR, N. J. Several first-class, brand new, modern houses. Refined, healthful neighborhood, near "Park Street" (Erie) Station, school, etc. Prices, $7,500 to $10,000. Rents, $600 to $840. Illustrated booklet free. MONTCLAIR REALTY CO., 150 Watchung Av., Montclair.

$18 buys 2½ acres; $35 buys 5 acres; almost given away to close estate; adjacent Summer resort; big prices for all produce; boating, bathing, fishing. Installments, 50 cents weekly. Asbury, 10 Wall St.

New England Real Estate for Sale.

Farm, Bargain, Litchfield County, Conn., and Berkshire County, Mass.—50 farms for sale; 15 acres to 580 acres; from $400 to $8,000; write for list. J. K. Smith, Station A, Winsted, Conn.

Country Real Estate for Sale.

For 30 years we have sold

COUNTRY PROPERTY ONLY

Buyers get our free catalogue. Owners send us details of your property. Phillips & Wells, Tribune Building, N. Y.

10,240 acres Texas grazing land for sale, $1 an acre; title guaranteed; good climate for lung and nervous diseases. G. Nagle, 104 Third Av.

Farm, 30 acres, fancy poultry, with greenhouses and peach orchards. Box 38, Cheshire, Conn.

To Let for Business Purposes.

STORES AND LOFTS

Stores, lofts, and entire buildings to rent on Broadway, Fifth Avenue, and adjacent streets.

A. M. JOHNSON & CO.,

Fifth Avenue, Cor. 28th Street.

FACTORY LOFTS, 313 TO 323 EAST 22D ST. RENTS REASONABLE, STEAM HEAT, ELEVATOR, AND POWER. CHAS. H. EASTON & CO., TEL. 6420—38. 116 WEST 42D ST.

30,000 FEET FACTORY SPACE. 2 lofts, west side; two elevators; 96 windows; steam heat; power; possession February; rent cheapest. Kleeman & Co., 139 Av. D.

Broadway, 568, running through to Crosby St., store and basement, 25x200; modern building; all improvements, rent reasonable. Apply Broadway Bargain House, on premises.

Attractive offices, north light, 835 Broadway, corner 13th St.; elevator; rent, $15. FOLSOM BROTHERS, 835 Broadway.

Offices and studios, 105 East 17th St.; steam heat; attendance; $15 up. FOLSOM BROTHERS, 835 Broadway.

Stores, lofts, buildings, offices; exceptionally fine list, this and other desirable locations. FLSOM BROTHERS, 835 Broadway.

Modern seven-story store, loft building, Greenwich St., near Canal, rent, $3,000. FOLSOM BROTHERS, 835 Broadway.

CHARLES H. EASTON & CO. FACTORY LOFTS AND BUILDINGS. TEL. 6420—38 116 WEST 42D STREET

B'WAY, 1,331, COR. 35TH ST.—STORES, OFFICES, STUDIOS; FINE BUILDING AND LOCATION; $30.00 AND UPWARD.

Junction Eighth Av., Jane and Fourth Sts., store and two floors; light on three sides; will divide. William C. Flanagan, 53 Bond St.

277 8th Av.—Elegant large basement, suitable for express business; $35 per month. See janitor.

Arch in Brooklyn Bridge to let; fireproof. Ruland & Whiting Co., 5 Beekman St.

Brooklyn.

154 Gold St.—Elegant store, and the cheapest thing for the money; $15 per month.

Lost and Found.

Lost.—On 5th Av. Sunday morning between 33d St. and 62d St. East, a gold network purse, containing five dollars with Ed. R. engraved on it; a liberal reward will be given if finder will return it to 39 East 39th St., New York.

Referees' Notices.

SUPREME COURT, COUNTY OF NEW YORK. —SUSAN M. C. LIVINGSTON, plaintiff, against JOHN J. BUCKLEY and others, defendants.

In pursuance of a judgment of foreclosure and sale, duly made and entered in the above entitled action, bearing date the 20th day of October, 1902, I, the undersigned, the referee in said judgment named, will sell at public auction, at the New York Real Estate Salesroom, No. 111 Broadway, in the Borough of Manhattan, City of New York, on the 17th day of December, 1902, at 12 o'clock noon, on that day, by Geo. R. Read, auctioneer, the premises directed by said judgment to be sold, and therein described as follows:

All that certain lot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the Borough of Manhattan, City of New York and bounded and described as follows: Beginning at a point on the northerly line of 58th Street distant 175 feet westerly from the corner formed by the intersection of said northerly line of 58th Street with the westerly line of 7th Avenue and running thence northerly and parallel with said westerly line of 7th Avenue 100 feet and 5 inches to the centre line of the block between 58th Street and 59th Street, thence westerly along said centre line of the block and parallel with said northerly line of 58th Street 25 feet, thence southerly and again parallel with said westerly line of 7th Avenue 100 feet and 5 inches to said northerly line of 58th Street, and thence easterly and along said northerly line of 58th Street 25 feet to the point or place of beginning.

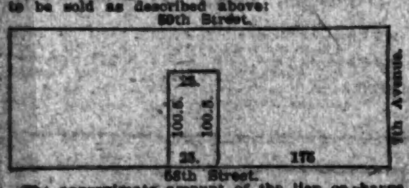
Dated, New York, November 24, 1902.

PAUL L. KIERNAN, Referee.

EDWARD DE P. LIVINGSTON, Attorney for Plaintiff, 111 Broadway, New York City, Borough of Manhattan.

The following is a diagram of the property to be sold as described above:

59th Street.



58th Street.

The approximate amount of the lien or charge to satisfy which the above-described property is to be sold is $31,124.70, with interest thereon from the 16th day of October, 1902, together with costs and allowances amounting to $518.35, with interest from October 20th, 1902, together with the expenses of the sale.

The approximate amount of taxes, assessments, or other liens, which are to be allowed to the purchaser out of the purchase money, or paid by the referee, is $1,408.23 and interest.

Dated, New York, November 24, 1902.

PAUL L. KIERNAN, Referee.

The foregoing sale is hereby adjourned to Wednesday, January 7th, 1903, at the same time and place.

Dated New York, December 17th, 1902.

PAUL L. KIERNAN, Referee.

EDWARD DE P. LIVINGSTON, Attorney for Plaintiff, 111 Broadway, New York City, Borough of Manhattan.

d18-2awM&F&ja24?

THE NEW YORK TIMES gives the best service for the least money, for in circulation it has the greatest quantity of quality.

Apartments to Let—Unfurnished.

The Antoinettes,

43-53 EAST 59TH ST.

480 PARK AV. AND

59TH ST., near Madison Av.

One block from Savoy and Netherland Hotels. FIREPROOF HOUSEKEEPING APARTMENTS, from six to eight rooms, $1,200 to $1,800; unfurnished apartments of two and three rooms; furnished apartments from one to seven rooms; rents from $600 to $3,600; restaurant accommodations. HERTER REALTY CO.

THE AMAGANSETT, St. Nicholas Av., Opposite 147th St.—Modern elevator apartments; in select neighborhood; five and six rooms; all light; rents, $35 up.

274 8th Av.—Elegant single floor; 4 rooms and bath; every improvement, and in A1 condition; just the floor for a couple who want a nice, pleasant residing place; rent, $25 per month.

Corner flats, 17 Livingston Pl., Stuyvesant Sq.; elevator; steam heat; most modern plumbing; telephones; attractive entrance; $900 to $1,150. FOLSOM BROTHERS, 835 Broadway.

246 8th Av.—First floor, 4 large rooms, the fine old-fashioned kind, with improvements; $28.

213 West 18th St.—Apartments, 3 and 4 rooms, in good condition; $10 per month.

328 West 35th St.—Elegant value for the money; apartments in fine condition; $14 per month.

244-6 East 90th St.—Nice quiet apartments of 3 and 4 rooms; big value for little money.

Brooklyn.

Elegant Flats, 5 rooms, bath, $12, $14; Park Place, 598, near Franklin Av.; also elevated station. Janitor.

City Houses to Let—Unfurnished.

552 East 85th St.—2-story and basement brownstone private dwelling; 7 rooms and bath; open plumbing; large garden; rent, $35. Uterhart & Graham, 302 Broadway, New York City.

A.—Houses, furnished and unfurnished, in desirable locations; rents, $1,200 to $5,000. FOLSOM BROTHERS, 835 Broadway.

City Houses to Let—Furnished.

A four-story corner dwelling, fashionable driveway; newly decorated; superbly furnished; china, silver, porcelain baths; every possible improvement; $125.00. 730 St. Nicholas Av.

City Flats to Let—Unfurnished.

RIVERSIDE DRIVE, 127, NEAR 85TH ST.—EIGHT AND NINE AND BATH; ELEVATOR; TELEPHONE; FINE HOUSE, LOCATION.

Flats Wanted.

Unfurnished flat wanted; 5 rooms and bath; steam heat; between 85th and 95th Sts., 3d and Madison Avs. Address 214 East 52d St.

Country Houses to Let—Furnished.

At Victoria, N. C., suburb of Asheville, adjoining the famous Biltmore estate, large and beautifully furnished houses, with stable, extensive grounds, and superb views. For terms apply Biltmore Estate, Biltmore, N. C.

Referees' Notices.

SUPREME COURT, COUNTY OF NEW YORK. —ALICE E. SLOANE, plaintiff, against CATHERINE F. FURLONG and others, defendants.

In pursuance of a judgment of foreclosure and sale, duly made and entered in the above-entitled action, and bearing date the 22d day of December, 1902, I, the undersigned, the referee in said judgment named, will sell at public auction, at the New York Real Estate Salesroom, No. 111 Broadway, in the Borough of Manhattan, City of New York, on the 20th day of January, 1903, at 12 o'clock noon on that day, by Richard V. Harnett & Co., (inc.,) Auctioneers, the premises directed by said judgment to be sold, and therein described as follows:

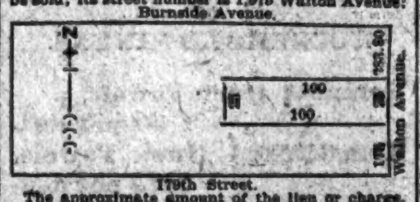
All that certain lot, piece, or parcel of land, with the buildings and improvements thereon erected, situate, lying, and being in the Borough of the Bronx, City of New York, bounded and described as follows: Beginning at a point on the westerly side of Walton Avenue distant two hundred and eighty-three and eighty one-hundredths (283.80) feet southerly from the corner formed by the intersection of the southerly side of Burnside Avenue with the said westerly side of Walton Avenue; running thence southerly and along the westerly side of Walton Avenue twenty-five (25) feet; thence westerly parallel with the northerly side of One Hundred and Seventy-ninth Street, and part of the way through a party wall, one hundred (100) feet; thence northerly parallel with Walton Avenue, twenty-five (25) feet; thence easterly parallel with the northerly side of One Hundred and Seventy-ninth Street, one hundred (100) feet to the point or place of beginning. Being part of the same premises which were conveyed to the said Catherine F. Furlong by Vernon G. Bruce by deed dated October 21st, 1901, and recorded on November 1st, 1901, in the office of the Register of the County of New York in Liber 51, Section 11, of Conveyances, at Page 153.—Dated New York, December 26th, 1902.

JOSEPH KLING, Referee.

MULLAN, COBB & MITCHEL, Attorneys for Plaintiff, 76 William Street, Borough of Manhattan, New York City.

The following is a diagram of the property to be sold; its street number is 1,979 Walton Avenue:

Burnside Avenue.



179th Street.

The approximate amount of the lien or charge, to satisfy which the above-described property is to be sold, is $4,565.10, with interest thereon from the 20th day of December, 1902, together with costs and allowances amounting to $309.47, together with the expenses of the sale. The approximate amount of the taxes, assessments, and water rates, or other liens to be allowed to the purchaser out of the purchase money, or paid by the Referee, is $84.38 and interest.

Dated New York, 26th day of December, 1902.

JOSEPH KLING, Referee.

d29-2aw3wM&Th&j20

SUPREME COURT, COUNTY OF NEW YORK.—THOMAS O'CONOR SLOANE, Plaintiff, against CATHERINE F. FURLONG and others, Defendants.

In pursuance of a judgment of foreclosure and sale, duly made and entered in the above-entitled action and bearing date the 22d day of December, 1902, I, the undersigned, the Referee in said judgment named, will sell at public auction, at the New York Real Estate Salesroom, No. 111 Broadway, in the Borough of Manhattan, City of New York, on the 20th day of January, 1903, at 12 o'clock noon on that day, by Richard V. Harnett & Co., (inc.,) Auctioneers, the premises directed by said judgment to be sold, and therein described as follows:

All that certain lot, piece, or parcel of land, with the building and improvements thereon erected, situate, lying, and being in the Borough of the Bronx, City of New York, bounded and described as follows: Beginning at a point on the westerly side of Walton Avenue, distant three hundred and eight and eighty one-hundredths (308.80) feet southerly from the corner formed by the intersection of the southerly side of Burnside Avenue with the said westerly side of Walton Avenue; running thence southerly and along the westerly side of Walton Avenue twenty-five (25) feet; thence westerly, parallel with the northerly side of One Hundred and Seventy-ninth Street, one hundred (100) feet; thence northerly, parallel with Walton Avenue, twenty-five (25) feet; thence easterly parallel with the northerly side of One Hundred and Seventy-ninth Street, and part of the way through a party wall, one hundred (100) feet to the point or place of beginning. Being a part of the same premises which were conveyed to the said Catherine F. Furlong by Vernon G. Bruce by deed dated October 21st, 1901, and recorded on November 1st, 1901, in the office of the Register of the County of New York in Liber 51, Section 11 of Conveyances, at Page 153.

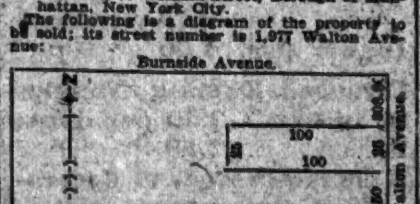
Dated New York, December 26th, 1902.

JOSEPH KLING, Referee.

MULLAN, COBB & MITCHEL, Attorneys for Plaintiff, 76 William Street, Borough of Manhattan, New York City.

The following is a diagram of the property to be sold; its street number is 1,977 Walton Avenue:

Burnside Avenue.



179th Street.

The approximate amount of the lien or charge to satisfy which the above-described property is to be sold is $4,565.10, with interest thereon from the 20th day of December, 1902, together with costs and allowance amounting to $309.67, together with the expenses of the sale. The approximate amount of the taxes, assessments, and water rates, or other liens to be allowed to the purchaser out of the purchase money, or paid by the Referee, is $84.38 and interest.

Dated New York, 26th day of December, 1902.

JOSEPH KLING, Referee.

d29-2aw3wM&Th&j20

Bankruptcy Notices.

UNITED STATES DISTRICT COURT FOR THE Southern District of New York.—ISAAC JACOBS, individually and as copartner of the firm of Bauman & Jacobs, bankrupt.

Notice is hereby given that Isaac Jacobs, bankrupt, has filed his petition, dated December 22d, 1902, praying for a discharge from all his individual and partnership debts in bankruptcy, and that all creditors and other persons are ordered to attend at the hearing upon said petition before the Hon. George B. Adams, United States District Judge, in the United States Court House and Post Office Building, in the City and County of New York, on Monday, January 12th, 1903, at 9:30 A. M., and then and there show cause, if any they have, why the prayer of said petitioner should not be granted, and also attend the examination of the bankrupt thereon.

MORRIS S. WISE, Referee in Bankruptcy.

New York, January 2d, 1903.

Pianos and Organs.

ALL CARS TRANSFER TO

Bloomingdales

3d Ave. & 59th St.

JANUARY SALE!

$1 a Week

Secures the Celebrated Tone-Lasting

Walters Piano

Built by the Walters Piano Company and guaranteed for ten years. One of the best makes of pianos on the market.

The Walters Piano will always keep its tone. The more used the more resonant becomes its singing qualities.

Instruments which cannot begin to compare with the Walters Piano are sold daily at from $300 to $400 each.

Our special January price is

$195,

$5 down and $1 a week

Pianos delivered upon first payment of $5.

We also offer on the same easy terms

Wilson Piano $155

Harmony Piano $175

Bloomingdales' is the only department store in the world having in connection with it a piano factory of its own. Thus, you can see our facilities for selling pianos are unmatched.

BLOOMINGDALE BROS.

3d Avenue, 59th and 60th Streets.

WATERS PIANOS

To our complete stock of WATERS PIANOS we have added the beautiful new CHESTER PIANO, the "best low-priced piano in the world," and FULLY WARRANTED FOR SIX YEARS. Price

$170

Cash, or $190 on instalments; only $10 down and

$5 PER MONTH.

Stool, cover, tuning and delivery free.

HORACE WATERS & CO.

134 Fifth Ave., near 18th St.

Harlem Branch (Open Evenings), 254 West 125th St., near 8th Ave.

SPECIAL OFFERING AT THE

WISSNER

PIANO WAREROOMS, 25 EAST 14TH ST.

Upright, good maker	$115
Upright, taken in trade	90
608 BROAD ST., NEWARK.	
Upright, brilliant tone	180
Upright, used by artists	225
128 NEWARK AVE., JERSEY CITY.	
Upright, renowned maker	$135
Upright, was $550, now	285
538 FULTON ST., BROOKLYN.	
Upright, concert used	$245
Upright, little used	175

New Pianos, $100-200.

Guaranteed 10 years. These are the greatest piano bargains in piano values you will ever meet with. Used Pianos, $25. BROOKLYN PIANO MFG. CO. Warerooms, 501 Broadway, Brooklyn. Open Saturday, Monday Evenings.

PEASE PIANOS

are built for PARTICULAR people. For 59 years an instrument of the highest class; 68,000 in use. Write for 1903 catalogue and special payment plan. Bargains in used pianos, $100 up. Renting, exchanging.

128 WEST 42D ST., {bet. Broadway and 6th Av.,} New York.

STURZ PIANOS.

Sold on easy terms direct from FACTORY WAREROOMS AT 142 LINCOLN AVE. 124th Street, Block East of 3rd Ave.

JAMES & HOLMSTROM,

23 EAST 14TH ST.

Beautiful, dainty Baby Grands of highest merit. Colonial, Renaissance, and Baby Uprights, with or without our wonderful transposing key-board. Several Steinway and Chickering pianos at bargain prices.

SMALL PIANOS FOR SMALL ROOMS

A dainty gem, with full, rich tone; complete assortment of Grands and Uprights; easy payments; rents applied on purchase. Catalogue free. MATHUSHEK & SON, B'WAY, COR. 47TH ST.

THE OPERA PIANO.

EASY TERMS. RENTS. 'Phone, 1905—38th. 1569 BROADWAY, Cor. 47th St.

$45 Chickering. Small upright, $40. Mahogany upright, slightly used, $95. Steinway, sacrifice. Biddle's, 7 East 14th St.

Pianos.—Steinway, Sohmer, $100 up; rent $3; rent allowed. Myliss, 12 Union Square, between 14th, 15th.

$95.—Almost new magnificent upright. Weber; splendid bargain; small upright, $45. Biddle's, 6 West 125th St.

UPRIGHTS $75, $100; rents $3; rent allowed on purchase. 105 East 14th St.

THE PLACE FOR PIANO BARGAINS IS JACOB BROTHERS, 457 FULTON ST., BROOKLYN.

New Pianos to Rent.—Rent applied if you purchase. Wissner, 25 East 14th St.

Religious Notices.

WEEK OF PRAYER

Meetings of

THE EVANGELICAL ALLIANCE.

MARBLE COLLEGIATE CHURCH, 5th Av. and 29th St., at 4 P. M., Monday, Jan. 5, to Saturday, Jan. 10, inclusive. All invited.

For Sale.

MUSIC BOXES Musical Clocks, Music Albums, Talking Machines. Send for catalogue. B. L. Cuendet, 7 Barclay, City. Old Music Boxes Repaired by Experts.

SAFES—New and second-hand of all kinds and makes; safes bought, exchanged, and repaired. J. M. MOSSMAN, 72 Maiden Lane. Tel. 1623 John.

GENERAL TYPEWRITER EXCHANGE, 230 BROADWAY—COR. PARK PLACE. General dealers in all makes of Typewriters. Machines rented, sold, exchanged, repaired.

DESKS new and second hand; all styles; office and store fixtures; bought, sold, exchanged, repaired. Glen & O'Connor, 47-49 Centre St.

Typewriters, all makes, rented and sold. Remingtons, $35; other makes, $15 to $50. Kept in repair free for one year. New Manhattan model A, $50. F. S. Webster Company, 317 Broadway.

TYPEWRITERS RENTED SOLD

TYPEWRITER INSPECTION CO., 310 B'way.

TYPEWRITERS SOLD $1 WEEKLY. All makes at 56 Warren St., NY; 330 Fulton St., B'klyn

Typewriters rented, $2 up; ribbons free; expert repairing. Tel. 5986 Cortlandt. Central Typewriter Exchange, 209 Broadway.

Typewriter Headquarters, 332 Broadway.—Call up 3186 Franklin when in need of a typewriter. Fine machines for sale and rent.

Diamonds, Watches, weekly payments; lowest prices; confidential. Call or write Crown Jewelry Co., 7 Maiden Lane.

Diamonds, watches, jewelry; easy payments; reliable goods; representative calls. Eagle Diamond Watch Co., 44 Maiden Lane.

Gentlemen's clothing made to order; weekly payments; fine material; fit guaranteed. Room 7, 287 Broadway.

Auction Sales.

SUPREME COURT, NEW YORK CITY.—IN the matter of the application for the voluntary dissolution of the HAULENBEEK ROASTING & MILLING COMPANY.

Notice is hereby given that I, the undersigned, as temporary receiver of the property of the Haulenbeek Roasting & Milling Company, a corporation located and doing business in the Borough of Manhattan, City and County of New York, will under and by virtue of an order of this Court, duly made and entered herein in the office of the Clerk of New York County, bearing date December twenty-ninth, 1902, sell at public auction at the place of business of the said corporation at Number 170 Duane Street, in the said Borough of Manhattan, City of New York, on Monday, the nineteenth day of January, 1903, at 10 A. M. o'clock, by Floyd Grant, auctioneer, all the personal property of the said Haulenbeek Roasting & Milling Company, generally described as follows:

MACHINERY.

6 Coffee Roasting Cylinders, 1 35-H. P. Boiler, 1 Engine, and all other machinery and equipments used in the roasting of coffee.

FURNITURE AND FIXTURES.

1 Howe Platform Scale, 1 Truck Scale, 1 Hall Iron Safe, Desks, and all other office furniture and fixtures.

All the above machinery, furniture, and fixtures now being in my hands, as temporary receiver of the said corporation; all said property will be sold to the highest bidder for cash.

Dated New York City, January Second, 1903.

ALBERT H. VILES, Temporary Receiver.

HENRY M. HEYMANN, Attorney for Receiver, 114 and 116 Nassau Street, Borough of Manhattan, New York City.

Mortgage Sale.—Louis Levy, Auctioneer, will sell to-day, at 9:30 o'clock, at No. 1,579 2d Av., Borough of Manhattan, the fixtures of a saloon, also furnishings of 24 rooms for hotel purposes, also safe and piano. By order of Mortgagee.

Mortgage Sale.—Louis Levy, Auctioneer, will sell to-day, at 10:30 o'clock, at 2,050 8th Av., Borough of Manhattan, the fixtures of a saloon. By order of Mortgagee.

Mortgage Sale.—Louis Levy, Auctioneer, will sell to-day, at 9 o'clock, at No. 211 East 128th St., Borough of Manhattan, the fixtures and chattels of a saloon. By order of Mortgagee.

M. Holsman, Auctioneer, sells daily, noon and evening, 151 East Houston St., Japanese goods, bric-a-brac.

M. Hecht, Auctioneer, sells daily, noon and evening, 165 Delancey St., Japanese goods, bric-a-brac.

H. Wasserman, Auctioneer, sells daily, noon and evening, 336 Grand St., Japanese goods, bric-a-brac.

Marcus Singer, Auctioneer, sells to-day, noon and evening, 152 Rivington St., Japanese goods, bric-a-brac.

S. Heyman, Auctioneer, sells daily, noon and evening, 162 Rivington St., Japanese goods, bric-a-brac.

Julius Singer, Auctioneer, sells to-day, noon and evening, 85½ Delancey St., Japanese goods, bric-a-brac.

Musical.

Bargain.—Handsome upright Piano, warranted; furniture private residence. 774 Bushwick Av., De Kalb, one block Broadway, Brooklyn.

Instruction.

PACKARD

Commercial School

Fourth Av. and 23d St. Phone 101—18. Day and Evening. 45th Year. No better time to enter than now. Six months for business preparation before Summer vacation. Ask for Catalogue N.

Instruction.

Arithmetic, neglected educations, spelling, reading, grammar, letter writing, bookkeeping, penmanship, elocution, Regents. Kingsley's, 3 East 15th St.

Dogs and Birds.

SCHILLING'S ZOOLOGICAL STORE, 28 Cooper Square, Opposite 5th St. Japanese Spaniels, black-corded Poodles, Angora Cats, Birds, Pets, and fancy Pigeons. Tel. 1586 Spring. R. H. SCHILLING.

Purchase and Exchange.

Century Dictionaries and other sets bought for cash; calls made free at residences. Malkan, Bookman, 1 William St.; tel. 5121 Broad.

Don't sell your household effects, antiques, pianos, &c., before you see me. Nathan, 265 East 125th St.

Billiards.

Billiard and Pool Tables, solidly made; high-grade goods. Lightning, accurate, durable cushions. Decker, est. 1850, 105 East 9th St.

Watches and Jewelry.

Weekly Payments. — Fine diamonds, watches, guaranteed; lowest prices; business confidential. Watch Supply Co., 3 Maiden Lane.

Storage.

Twentieth Century Storage Company's New Building, 480-482 East 138th St.—Clean storage; reasonable rates; vans for moving, packing, shipping; estimates; carpets and rugs cleaned, 3c. yard up. Telephone 587—Melrose.

Business Opportunities.

INFORMATION ABOUT CORPORATIONS. Business Corporations, their organization, incorporation, and procedure. Send for our new list of corporation books, blanks, and material. The Ronald Press, 170 Broadway.

Wanted—Partner with $10,000 to connect himself with a general store and establish a wholesale glove and mitten business at Fonda, N. Y. Address P. O. Lock Box 378, Fonda, N. Y.

SALOON.—Partner wanted, to take half interest in first-class saloon; A1 location; $300 or $400 needed. Apply in person, 212 High St., Perth Amboy, N. J.

Gold placer mining by improved hydraulic system; can work lowlands; have good propositions South; big money for Stock Company. Address Experience, Box 161 Times Office.

An old-established machine and tool shop for sale on account of retirement. Address F. K., Box 169 Times Office.

Bankruptcy Notices.

IN THE DISTRICT COURT OF THE UNITED States for the Southern District of New York.—In Bankruptcy.—In the matter of JAMES W. MORRISON, Jr., individually and as partner of the firm known as A. P. FRIES & CO., Bankrupt.—No. 5,402.

To the creditors of James W. Morrison, Jr., (individually and as partner of the firm known as A. P. Fries & Co.,) of the City, County, and State of New York, and district aforesaid, bankrupt:

Notice is hereby given that on the 19th day of November, A. D. 1902, the said James W. Morrison, Jr., individually and as partner of the firm known as A. P. Fries & Co., was duly adjudicated bankrupt, and that a first meeting of creditors was held at my office on the 4th day of December, 1902, that through mischance the notice for such meeting was not advertised according to law, and that a second first meeting of creditors will be held at my office, No. 346 Broadway, in the City, County, and State of New York, on the 16th day of January, A. D. 1903, at 11 o'clock in the forenoon, at which time the said creditors may attend, prove their claims, appoint a Trustee, examine the bankrupt, and transact such other business as may properly come before said meeting.

SEAMAN MILLER, Referee in Bankruptcy.

Dated New York, January 3d, 1903.

Winter Resorts.

Atlantic City.

HOTEL STRAND

Winter Resort, ATLANTIC CITY, Winter Resort. The Strand is a new, modern, brick and stone fire-proof hotel, which overlooks the world-famed boardwalk and ocean, and enjoys a refined class of patronage all the year 'round. Personal representative at Town and Country Bureau, 289 Fourth Av., 11 to 1 and 4 to 5:30. Phone 1749—18th.

Fairbairn & Williams, Owners and Props.

HADDON HALL,

ATLANTIC CITY, N. J.

This well-known hotel remains open throughout the year. Golf, Yachting, Driving, Riding, the ever-famous Boardwalk, &c. Illustrated booklet. New York Office, 289 4th Ave. Phone 1749 18th.

LEEDS & LIPPINCOTT.

ATLANTIC CITY, N. J.

NEW HOTEL RUDOLF

Personal New York representative for rooms, rates, and information, 3 Park Place, 12 to 2 P. M. Hotel Imperial, 3:30 to 5 P. M. Telephone 4050 Cortlandt.

CHAS. R. MYERS, Prop.

HOTEL TRAYMORE.

ATLANTIC CITY, N. J.

Remains open throughout the year. Every known comfort and convenience for Winter guests. Golf privileges.

TRAYMORE HOTEL CO. D. S. WHITE, Jr., President.

THE DUNLOP,

On the Ocean front and adjoining the famous Boardwalk, American and European plans. Fire-proof, built of brick and iron. Unexcelled in furnishing and equipment. Hot sea water baths attached to suites, and public. Excellent Café. Booklet. ROBERT T. DUNLOP, Formerly Manager Hotel Imperial and Victoria, New York.

MARLBOROUGH HOUSE.

Stone, Iron, and Slate Construction.

Atlantic City's newest hotel. Sea water in all baths. Telephones in rooms, music, valet service, and other modern hotel conveniences. Golf. Booklet. JOSIAH WHITE & SONS.

Lakewood.

"The hotel that made Lakewood famous."

THE LAKEWOOD HOTEL

LAKEWOOD, N. J.

The Leading Hotel of Lakewood.

NOW OPEN.

PERFECTLY APPOINTED. ENVIRONMENT SUPERB.

The cuisine and service equal those of the famous restaurants of New York and Paris.

HYDROTHERAPEUTIC BATHS.

Jas. N. Berry, H. E. Eder, } Managers.

NEW YORK OFFICE: 249 5TH AVE. Telephone, 1008 Madison Square.

Miscellaneous.

Daily to New Orleans & California. New Orleans Short Line and Sunset Limited. Through Sleeping cars and Dining Car service. Excursion tickets and lowest rates. Address Norfolk & Western Ry., 385 Broadway, N. Y.

Hotels and Restaurants.

PALMA HOUSE Men only; rooms, 25c. 92 Bowery.

PURITAN HOTEL Men only. 183 Bowery, corner Delancey.

Country Board.

A refined couple will be received in well appointed country home; delightful situation; every comfort; terms reasonable. Address Refinement, Box 248, Oyster Bay, L. I.

Yonkers.—Single and double rooms, well heated; convenient to stations; excellent table. 233 Warburton Av.

Boarders Wanted.

1—Attractive suites, single rooms, with and without board; references. Leland Board Directory, 2 West 33d St.

20th, 13-15 West.—Desirable rooms; excellent table; transients; Southerners accommodated; also table boarders; references. Tel.

21st St., 23-19-17 West, Near 5th Av.—Newly and handsomely furnished rooms; well appointed house; first-class table and attendance. Telephone 4,265—18th.

44th St., 221 West., Near Broadway.—Large, sunny front room; unexpectedly vacated; superior board; table board.

44th St., 121 West.—Well heated parlors for dentist or physician; also table boarders accommodated.

44th St., 159 West.—Large, sunny front rooms, with unexcelled board, at reasonable terms.

47th St., 143 West.—Large and small rooms, steam heat; parlor dining room; select family house.

70th St., 30 West.—Beautifully furnished front room, dressing room attached; refined surroundings; excellent table and service; parlor dining room; telephone; reference; also single room.

104th St., 61 West.—Delightful, homelike accommodations; single and en suite; back parlor, second floor front; private bath; suitable two gentlemen; superior table; references.

129th St., 160 West.—Very desirable rooms; New England board; $9 to $15.

135th St., 242 West.—Nicely furnished hall rooms to let, with board.

Lexington Av., 465.—Suites, single rooms; separate tables, telephone, tiled bathrooms; excellent cuisine.

Refined gentleman can find room and board, suite, in handsome apartment. Address, with references, 706 Columbus, Times.

The Mary Fisher Homes, 148 St. Ann's Av., and at Yonkers Park; also at Tenafly, New Jersey. Terms, $4.50 upward; adults only; pamphlets sent.

Furnished Rooms.

44th St., 146 West.—Large, light rooms, elegantly furnished, well heated; bath connecting; home comforts; breakfast, if desired.

48th St., 146 West.—Bright, cozy room, second floor, bath adjoining; all conveniences.

65th St., 158 West.—Beautiful large rooms; dressing rooms; ample closets; well kept private house.

71st St., 151 West.—Newly furnished rooms, with or without board; reference required.

Bachelors.—Elegantly furnished rooms, separate or connecting; private bath; telephone service; private residence. 56 West 75th St.

For addresses of refined boarding houses, rooms, and suites call on Earle A. Kaake, 1,183 Broadway.

Physician or Dentist.—Desirable, furnished first floor; first-class appointments; telephone service. 56 West 75th St.

Bankruptcy Notices.

NO. 5518.—IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of ALFRED S. RILEY and JOSEPH J. ROLLESTON, individually and as copartners of the firm of Riley & Rolleston and the firm of Riley & Rolleston, bankrupts.—In Bankruptcy.

To the creditors of Alfred S. Riley and Joseph J. Rolleston, individually and as copartners of the firm of Riley & Rolleston and the firm of Riley and Rolleston, of the City and County of New York, and district aforesaid, bankrupts.

Notice is hereby given that on the 24th day of December A. D., 1902, the said Alfred S. Riley, Joseph J. Rolleston, and Riley & Rolleston were duly adjudicated bankrupts, and that the first meeting of creditors will be held at the office of Morris S. Wise, referee, No. 40 Exchange Place, Room 703, in the City of New York, on the 19th day of January, A. D., 1903, at 2 o'clock in the afternoon, at which time the said creditors may attend, prove their claims, appoint a trustee, examine the bankrupts, and transact such other business as may properly come before said meeting.

MORRIS S. WISE, Referee in Bankruptcy.

January 2nd, 1903.

IN THE DISTRICT COURT OF THE UNITED States for the Southern District of New York.—In Bankruptcy.—In the matter of WILLIAM H. NESBIT, Bankrupt.—No. 5,372.

Notice is hereby given that William H. Nesbit, bankrupt, has filed his petition, dated January 2d, 1903, praying for a discharge from all his debts in bankruptcy, and that all creditors and other persons are ordered to attend at a hearing upon said petition before the Hon. George B. Adams, United States District Judge, in the United States Court House and Post Office Building, in the City and County of New York, on Monday, January 26th, 1903, at 9:30 A. M., and then and there show cause, if any they have, why the prayer of said petitioner should not be granted, and also attend the examination of the bankrupt thereon.

STANLEY W. DEXTER, Referee in Bankruptcy.

Dated January 3d, 1903.

UNITED STATES DISTRICT COURT FOR THE Southern District of New York.—ROBERT A. IRVING, bankrupt.

Notice is hereby given that Robert A. Irving, bankrupt, has filed his petition, dated December 8th, 1902, praying for a discharge from all his debts in bankruptcy, and that all creditors and other persons are ordered to attend at the hearing upon said petition before the Hon. George B. Adams, United States District Judge, in the United States Court House and Post Office Building, in the City and County of New York, on Monday, January 19th, 1903, at 9:30 A. M. and then and there show cause, if any they have, why the prayer of said petitioner should not be granted, and also attend the examination of the bankrupt thereon.

MACGRANE COXE, Referee in Bankruptcy.

New York, January 3th, 1903.

Loans.

CASH

IN ANY AMOUNT

advanced without unnecessary delay or formality on satisfactory security of any character. Accounts, Notes, Chattels, Salaries, Legacies, Incomes, Judgments, Contracts, &c. Business Confidential. Lowest Possible Rates.

John Mulholland,

FIVE OFFICES IN GREATER NEW YORK.

38 PARK ROW, 5 & 7 EAST 42D ST., 125TH ST. & PARK AV., } NEW YORK.

44 COURT ST., 84 BROADWAY, } BROOKLYN.

APPLY MOST CONVENIENT OFFICE.

LOANS TO SALARIED PEOPLE

On their plain note; no mortgage; no indorser; no one need know; much easier terms; lowest rates. WOODWORTH, Room 1,110, Park Row Building.

MONEY We loan money to people in any kind of business. 150 Nassau St. Office [illegible].

Dancing.

"Half-Time" Waltz and Two-Step our specialties; 8,000 Pupils taught to Dance last season at REMEY'S CENTRAL PARK DANCING ACADEMY, 915-917-919 EIGHTH AV. (54th.)—Class and private instruction, afternoon and evening; also Sundays; 4 class lessons, $1, 24, $5 (first lesson private) FREE; individual instruction. Classes now forming. Beginners at any time.

All the following dances guaranteed for $5, viz.: Waltz, Two-Step, Schottische, Polka, Lancers, and Waltz-Quadrille, in 5 strictly private and 4 class lessons. Private lessons given any hour of day or evening, without appointment, in a separate hall. Lady and gentleman assistants. Receptions Saturday and Sunday evenings. Circulars.

HARVARD ACADEMY,

136 AND 138 WEST 23D.

ED. J. FINNEGAN, DIRECTOR.

The leading dancing academy of all New York. Accessible, attractive, spacious, popular, and always the best patronized. Extensive alterations and improvements have just been completed, greatly enlarging the floor space and increasing the comfort and convenience of our pupils. Glide and half-time waltzes taught.

Howe's PRIVATE DANCING SCHOOL.

ALWAYS OPEN.

"This is the best school in the city in which to learn the glide waltz thoroughly."—N. Y. World. A SCHOOL FOR PRIVATE LESSONS ONLY. Adults given individual instruction, (strictly private,) with music, any hour, mornings, afternoons, and evenings; waltz and two-step positively guaranteed in six lessons for $5. Mr. and Mrs. Howe instruct pupils personally. Separate department for ladies. School in Harvard Building, 739 6th Av., between 41st and 42d Sts.

H. FLETCHER RIVERS, 1,482 Broadway, adjoining Broadway Theatre. "Letna," 113 West 70th St., (Columbus Ave.) "Lancaster," West End Ave. and 80th St. Brooklyn—Bedford Academy, 68 New York Ave. Circulars.

MISS McCABE'S

Dancing School, 21 East 17th St., near B'way. Private and class lessons daily; beginners any time.

Fernando's Dancing Classes, 117 West 42d St.—Half time, glide waltz, two step; private lessons, any hour.

Help Wanted—Males.

A concern doing $15,000,000 business annually desires four active intelligent young men as representatives in Greater New York; rapid promotion and increased salary upon proof of merit. Address D., Box 209 Times Office.

Authors.—Will help you to profitably dispose short stories, novels, other articles of merit if you can invest small amount. P. O. Box 1,613, New York.

Attention!—$6, $7, England; $10, Germany; $25, South Africa; easy work; return passage. 115 1st St.

Head Waiter.—White, for first-class club; good references. Address P. O. Box 620, Pianola.

Wanted.—By an old, established business house, two good, hustling young men for credit department; state age, salary, and experience. Credit. Box 174 Times Office.

Wanted—Traveling man to carry on commission as a side line goods suitable for the drug, hardware, and optical trade. Address B., Box 171 Times Office.

Wanted—Intelligent office boy. Box K 141 Times Office.

Help Wanted—Females.

Wanted—Good cook, willing to assist with washing. Call, with reference, Monday, between 9 and 10, at 110 East 73d St.

Situations Wanted—Females.

Cooks.

Cook.—By respectable young woman as competent cook in private family; best city references; wages, $25. 50 West 134th St., Smith's bell.

Dressmakers.

Dressmaker desires engagements out by day; stylish work; terms moderate. Mrs. Holmes, 138 West 130th St.

Houseworkers.

General Houseworker.—Colored; excellent references; good worker. Jane, 155 West 53d St.; tel., 2391B Columbus.

Nurses.

A lady wishes to find a good situation for competent nurse, who has been in her employ for several years; reliable for care of infants or young children. M. H., 50 West 38th St.

Situations Wanted—Males.

Bookkeepers.

Accountant, 20 years' experience in all kinds of accounting, will audit, open, balance books, or prepare statements; terms moderate. Auditor, 5 West 27th St.

Miscellaneous.

Manager.—By capable, energetic worker, 10 years' business experience, as manager of such; small business preferred; best reference. D., Box 160 Times Office.

Painter and Paperhanger.—German; work for landlords of real estate; rooms painted, $1; papered, $1.75; good material included; kalsomining, plastering cheap; good work guaranteed; first-class references; also fine interior work. Painter, 1,027 2d Av., basement.

Painter, paperhanger, first class, wants work; papering, $1.75 up; painting, &c.; reasonable; good work guaranteed. Samuelson, 331 12th Av.

Bankruptcy Notices.

NO. 5,417.—IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of FRANK MARCUS and LEON LEVY, doing business as MARCUS & LEVY, Bankrupts.—In Bankruptcy.

To the creditors of Frank Marcus and Leon Levy, doing business as Marcus & Levy, of the City and County of New York and district aforesaid, bankrupts:

Notice is hereby given that on the 19th day of December, A. D. 1902, the said Frank Marcus and Leon Levy, doing business as Marcus & Levy, were duly adjudicated bankrupts, and that the first meeting of creditors will be held at the office of George C. Holt, Referee, No. 31 Pine Street, in the City of New York, on the 16th day of January, A. D. 1903, at 2 o'clock in the afternoon, at which time the said creditors may attend, prove their claims, appoint a trustee, examine the bankrupts, and transact such other business as may properly come before said meeting.

GEORGE C. HOLT, Referee in Bankruptcy.

Dated New York, January 3d, 1903.

UNITED STATES DISTRICT COURT FOR THE Southern District of New York.—In the matter of REINBOTH BROTHERS and MAX REINBOTH and PAUL REINBOTH, bankrupts.—No. 4,490.

Notice is hereby given that Max Reinboth, individually and as a member of the firm of Reinboth Brothers, bankrupts, has filed his petition, dated December 24, 1902, praying for a discharge from all his individual debts and the debts of said firm, in bankruptcy, and that all creditors and other persons are ordered to attend at the hearing upon said petition before the Hon. George B. Adams, United States District Judge, in the United States Court House and Post Office Building, in the City and County of New York, on Monday, February 2, 1903, at 9:30 A. M., and then and there show cause, if any they have, why the prayer of said petitioner should not be granted, and also attend the examination of the bankrupt thereon.

GEORGE C. HOLT, Referee in Bankruptcy.

New York, January 3d, 1903.

NO. 5,511.—IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of HERBERT J. LINDER, individually, and as member of the firm of H. J. LINDER & CO., Bankrupt.—In Bankruptcy.

To the creditors of Herbert J. Linder, individually and as member of the firm of H. J. Linder & Co., of the City and County of New York and district aforesaid, a bankrupt.

Notice is hereby given that on the 29th day of December, A. D. 1902, the said Herbert J. Linder, individually and as member of the firm of H. J. Linder & Co., was duly adjudicated bankrupt, and that the first meeting of creditors will be held at the office of F. K. Pendleton, No. 25 Broad St., Room 1,304, in New York City, on the 19th day of January, A. D. 1903, at 12 o'clock noon, at which time the said creditors may attend, prove their claims, appoint a trustee, examine the bankrupt, and transact such other business as may properly come before said meeting.

F. K. PENDLETON, Referee in Bankruptcy.

January 3d, 1903.

JEROME CONSENTS TO TALK TO LABOR MEN

Central Federated Union Invites the District Attorney.

CHILD LABOR MASS MEETING

Rumors That School Teachers Are Instilling Non-Union Ideas to be Investigated—Cloth Sponsers May Strike.

In spite of the experience of Street Cleaning Commissioner Woodbury, who spoke at a meeting of the Central Federated Union some time ago, District Attorney Jerome has signified his willingness to appear before that body and explain his views and exchange opinions regarding labor leaders. When Dr. Woodbury addressed the body he was listened to attentively, but after he finished was asked so many questions that he pleaded a previous engagement, and went away in a hurry.

The District Attorney's willingness to accept an invitation to speak was communicated to the central body yesterday by Delegate John J. Pallas of the Pattern-makers' Union. It was decided to invite him to come any time he chooses, preferably a week from next Sunday, as some of the delegates who want to hear him will not be able to attend next Sunday.

The matter came up on the report of the committee appointed several weeks ago to investigate the standing of the United States Licensed Masters and Pilots' Association, and of James Keyes, its delegate. This investigation was decided on because of statements by Keyes to the effect that he had been told by a labor delegate that five labor men had been offered $500 to oppose the Pennsylvania tunnel franchise.

Delegate Simon then read a document which he said was a copy of the affidavit made by Keyes and lodged in the District Attorney's office, in which the statement was made that Keyes had been told by a labor delegate that he and four others had been offered $500 to vote against the Philadelphia franchise. The names of five men were given in the document read by Simon.

Delegate Bloch of the Manhattan Cloak and Suit Cutters said that if any remark was made about the alleged offer of $500 by a delegate it was probably made in a joke. The delegates whose names were mentioned denied all knowledge of the matter.

There was a good deal of indignant denunciation of Keyes and the delegate referred to as making the statement about the alleged $500 offer said he "would attend to Keyes." The Law and Legislation Committee was then instructed to take the matter up, and the United States Licensed Masters and Pilots' Association, which had already sent in its resignation, was formally expelled from the central body.

John J. Pallas said that Mr. Jerome had expressed his willingness to come any time he was called on and give a talk on the matters under discussion.

"I reminded him," continued Delegate Pallas, "that Street Cleaning Commissioner Woodbury had addressed this body, but was driven out after his address by an avalanche of questions. Mr. Jerome said he was ready to answer questions any time from two to twenty-four hours."

"He will have to prove his statement that labor leaders are corrupt or take it back!" shouted a delegate.

Philip Kelly, delegate of the Theatrical Protective Union, said he would prefer that Mr. Jerome should be asked to come a week from next Sunday.

"I object to him coming," said another delegate. "He's an ingrate. Organized labor elected him and then he turned round and slandered the labor leaders."

It was finally decided to invite Mr. Jerome to come and to tell him that he could choose his own day.

A letter of general denial was read from Samuel Gompers, President of the American Federation of Labor, in reply to charges made last week by Delegate Hatch of the Upholsterers' Union that Mr. Gompers had discredited a bona fide union.

A letter was read also from Willis S. Ogden, President of the Municipal Civil Service Commission, in reply to resolutions passed on Dec. 20 by the central body, calling on the city to appoint the assistants of janitors in the public schools. The central body took the stand that when the janitors took charge of schools by contract and appointed their assistants they underpaid them. Mr. Ogden said he would be glad at any time to confer with a committee of the central body appointed to consider the matter, and a committee will be appointed.

Robert Campbell, delegate of Typographical Union No. 6, said that rumors had been going around to the effect that teachers in the public schools were instilling into the children ideas against trades unionism. The pupils, he said, according to these rumors, were told that the people who instigated strikes were wrong, and that the labor movement consisted of a series of boycotts and strikes, and was inimical to the good of the country.

After some discussion the delegates who have children at the public schools were instructed to find out which teachers were accused of teaching such ideas. If the reports substantiated the rumors, the facts collected will be submitted in the form of a complaint to the Board of Education.

It was announced that the Church Association for the Advancement of the Interests of Labor has called a meeting in the Tuxedo, Fifty-ninth Street and Madison Avenue, on Thursday evening to protest against child labor in factories. Among the speakers will be Bishop Potter and Robert Hunter, head worker of the University Settlement. It was decided to send a committee to the meeting.

The delegate of the Cloth Sponsers' Union reported that it would enforce a general demand for a shorter workday and a new wage scale to-day. The cloth sponsers demand an increase from $13 and $15 to $16 and $16 a week and the nine-hour workday, and strikes are to be ordered in every shop where the demands are refused.

NEW POLICEMAN ACCUSED.

Denies Charge That He Promised for $400 to Secure a Man's Appointment as Fireman.

Max Charles Benisch, twenty-five years old, of 428 East Fifty-first Street, who was appointed a probationary policeman two days ago, was arraigned before Magistrate Flammer in the Tombs Court yesterday morning, charged with having attempted to extort money from Thomas B. Gavin of 66 Bedford Street on the promise that he would see that Gavin was appointed a fireman.

Gavin, in an affidavit, charged that on July 29, 1902, Benisch told him he would see that he was appointed a fireman for $400. He was accompanied to court by Joseph M. O'Neil, a special officer of 163 East One Hundredth Street, who corroborated his statements. Gavin said further that he had refused to give Benisch the money until he was appointed. It was then agreed that the $400 was to be put in a bank in his and Benisch's name. It was also agreed that neither of them was to touch the money until Nov. 1, when Benisch promised, Gavin charges, that he would receive the appointment. The complainant admitted that Benisch had never received the money. Gavin was appointed a fireman a short time ago and alleges that Benisch wants him to pay him the $400.

Benisch, in his defense, says that the charge brought against him is all spite work. The prisoner said that before he was appointed probationary patrolman he conducted a civil service school and says he only promised Gavin that he would prepare him so that he would pass the examination for a fireman. He was held in $500 bail for examination to-morrow.

Successful Trenton Lorenz Operation.

Special to The New York Times.

TRENTON, N. J., Jan. 4.—Dr. James E. Young of Philadelphia gave a demonstration of the Lorenz method of treating double congenital dislocation of the hip joint by operating successfully upon five-year-old Thomas Burns in St. Francis Hospital yesterday afternoon. The operation was begun at 4 o'clock, and was completed in about 30 minutes. At 5 o'clock the boy's legs had been encased in plaster. Dr. Young was cheered by the Trenton physicians who watched the operation.

KALTENBORN'S CONCERT.

Beginning of a Series of Performances for the Winter Season—Success of an Experiment.

One more illustration of the fact that music lovers of this city are ever on the lookout for and ready to encourage any movement to provide programmes of serious musical study was given last evening at the beginning of a series of Sunday night concerts in Carnegie Music Hall by Franz Kaltenborn and his orchestra, assisted by a corps of soloists. The public owes Mr. Kaltenborn something for his Summer work, beginning several Summers ago, in St. Nicholas Rink and continuing last Summer in the Park Circle.

The Winter series of concerts has in contemplation a continuation of the general policy, and, despite the inclemency of the weather, the great auditorium was fairly well filled with a gathering of men and women, who enjoyed the music. The idea of opening a concert of this kind with an orchestration of a popular hymn, including a solo for the violin, was carried into effect with considerable success. Bishop Newman's "Lead, Kindly Light," was presented with fine effect. Mr. Kaltenborn rendering the violin solo. Warren R. Hayden, organist, accompanied the orchestra. It created a churchlike atmosphere, which was never destroyed during the evening, giving the concert a better claim than any of its kind in the city to the title of "sacred."

Lassen's "Fest Overture," with its gorgeous coloring and fine sweep of feeling, was given with fine effect, albeit the orchestra showed a slight lack of rehearsal. Von Blon's "Whispering Flowers" and Bazek's "Butterfly" were very well received.

By far the finest selection of the evening was Dvorak's symphony "The New World." This wondrous song without words was given with feeling and care, and it was a musical treat. A waltz medley, led by Mr. Kaltenborn on the violin, was well received, as was also a Rubenstein selection and a selection from "Lohengrin" arranged for concert.

A serenade for the harp, violin, and 'cello, rendered by John Cheshire, Mr. Kaltenborn, and Louis Heine, respectively, roused the audience to a high pitch, and it had to be repeated again and again.

The vocal soloists were Miss Caroline Hamilton, late of the Bostonians, soprano, and William Harper, basso. Miss Hamilton gave "The Spring Song," by Vanderstrucken, with very good effect, and Mr. Harper did a good deal better with a selection from Handel's "Sampson." The concert was closed with "America," in which the audience joined. Altogether, this Sunday musical experiment was a decided success.

PRISONERS TALKED OF "SWAG."

Policeman in Role of Intoxicated Man Heard Conversation of Cell Mates Accused of Robbery.

Policeman O'Connor of the Greenpoint Avenue Station, Greenpoint, early yesterday morning arrested John Gallagher and Michael Ryan on suspicion of robbery. When the prisoners were taken into custody they had in their possession several pairs of unfinished trousers.

Gallagher was recognized as a man who joined the army some time ago and was sent to an army post near New York. He was so unruly that he was placed in the guardhouse in shackles, but made his escape and went to Williamsburg, where he was found a few days later by the police and returned to the post. The army officers, however, refused to take him, stating that they were glad to get rid of him. He then returned to Williamsburg.

Neither of the prisoners would tell the police when arrested yesterday, where they lived. They were placed in separate cells, and a policeman, dressed up as a drunken man, was put in a cell between them, and heard the prisoners talk in a low tone about a lot of "swag."

"If they got on to where the other stuff is," said one to the other, "it's all up with us."

"Don't worry about that," said the other. "They won't get on to it. Just keep your mouth shut. You don't know anything."

They refused to tell where they had obtained the trousers, and the police believe they are the thieves who have been robbing many contracting tailors' shops in the Williamsburg section, thousands of dollars' worth of property having been stolen.

When arraigned in the Ewen Street Police Court they were held for trial.

STEAMSHIP ST. PAUL HERE.

Henry Adams Brings a Portrait of Clarence King—Francis Lathrop Arrives.

Henry Adams of Boston, who arrived yesterday on the American liner St. Paul, brought with him a large portrait of the late Clarence King, which was ordered by Mr. King's old friends in the Century Association here and painted in Paris by his half-brother, George Howland.

Francis Lathrop, the artist, was another arrival. He has been studying Velasques in the Madrid galleries, and brought back with him a number of sketches, which he will develop at his studio here. George F. Parker, who has been in England for sixteen months in the interests of the St. Louis Exposition, and Dr. J. H. Van Royen, Secretary of the Dutch Legation at Washington, also arrived on the St. Paul.

UMBRIA'S SURGEON TO WED.

When the Cunarder Umbria arrived yesterday from Liverpool the engagement was announced of Dr. Charles Burland, the surgeon on the liner, to Miss Margaret Mackessack, daughter of the late Charles Grant Mackessack of Clove, Scotland. His brother officers hint at a romance of the seas, for Dr. Burland first met Miss Mackessack when she crossed on the Umbria from this city to Liverpool four months ago. What has occurred in the meantime the officers will not say, but the marriage will take place in London in the first week in February, and Canon Duckworth, Chaplain to King Edward, will officiate. The honeymoon will be spent at Nuneham Park in Oxfordshire, the family seat of the Harcourts.

Dr. Burland was educated at Edinburgh and Paris, has traveled extensively, and shot big game in the Himalayas, on which subject he has written a book. Miss Mackessack also has traveled much, and she possesses an ample fortune. They will make their home in Canada.

On the Umbria arrived the Countess Tabbricotti, who was met at the pier by Col. Creighton Webb and Lady Bache Cunard. A. Jacobus van Clfters, diplomatic representative of Holland to Venezuela, arrived on the liner and will leave as soon as possible for La Guayra.

MICHAEL J. DUFFY DEAD.

Michael J. Duffy, who was a member of the 1884 Board of Aldermen when a number of the board were indicted in connection with the Broadway Railroad franchise grant, and a partner in the undertaking business with ex-Police Capt. Daniel C. Moynihan, died last night of pleurisy at his home, 154 East One Hundred and Third Street. He caught cold on Christmas Eve.

He was born on East Eleventh Street sixty-four years ago, and after getting a public school education learned the trade of bricklayer. He and his brother Thomas, once an Alderman, went into the building business and put up over eight hundred houses. The great majority of the buildings from Ninety-fourth to One Hundred and Fourth Street, between Third and Lexington Avenues, were erected by them. This became known as Duffyville and be as the Mayor of Duffyville. The steep incline on Lexington Avenue from One Hundred and Second to One Hundred and Third Street is still known as Duffy's Hill.

Duffy became a member of Tammany Hall and was elected an Alderman from the old Twelfth Ward in 1882, holding office until 1885. He was a volunteer fireman, and also went through the civil war with the Second Zouaves, One Hundred and Seventy-seventh New York Volunteers, retiring as Second Lieutenant.

He is survived by his wife and four children. The funeral will take place on Wednesday from St. Cecilia's Roman Catholic Church, One Hundred and Sixth Street and Lexington Avenue.

Beth Israel Hospital Will Get $25,000.

About $25,000 was realized for the benefit of Beth Israel Hospital at the fair and reception in Madison Square Garden on Saturday night, according to Barnett L. Price, Chairman of the Committee on Arrangements. The total receipts were about $29,000 and the expenses amounted to between $3,000 and $4,000.

JAMES BUTLER CHOICE GROCERIES

STORES EVERYWHERE. 109 RETAIL BRANCHES.

JAMES BUTLER CHOICE GROCERIES

For the benefit of those housekeepers who did not take advantage of our splendid offer of last week we will continue to offer during this sale our

VERY BEST CREAMERY BUTTER A POUND, 27c

at this remarkably low price. We guarantee that this butter is the finest produced in the world, as it is the product of the best creameries in America. The quality is always uniform, and our facilities for handling and selling butter in fine condition are unsurpassed by any other house in the trade.

FRANCO-AMERICAN SOUPS. These Celebrated Soups, assorted varieties, we offer for this sale at this special price..... ½ PINT CANS, 9c

NICKEL BRAND SOAP. Our famous full-size 16 ounce Cake of the Finest Laundry Soap Made. Special for this sale..... 6 CAKES FOR 25c

BAKED BEANS—CORN—TOMATOES. A Can Choice Quality Baked Beans, a Can Essie Brand Maine Corn, a Can Standard Maryland Tomatoes..... 3 CANS FOR 25c

SANTA CLARA PRUNES. Extra Large Meaty Fruit that have that choice flavor found only in the Prunes grown in the famous Santa Clara Valley.. 3 POUNDS FOR 25c

Bromangelon Jelly Powder, all flavors; a package..... 11c
Alpha Pudding, all varieties; special, a package..... 5c
Shoe Dressing, Blue Ribbon Brand, our best, large bottle, in carton..... 8c
Triumph Baked Beans, plain or sauce; our best, 3-lb. can..... 12c
Corned or Roast Beef, all standard brands, 1-lb. can..... 13c
Essie Peas, finest, extra sifted; a can..... 15c
Queen Peas, early June, good quality; a can..... 10c
Blue Ribbon Breakfast Food, a dainty breakfast cereal; a package..... 10c
Essie Tomatoes, finest Jerseys, extra large cans; a can..... 15c
Cocoa, Triumph Brand, absolutely pure; a can..... 21c
Plums, Essie Brand, Egg or Green Gage, finest California; a can..... 15c
Curtice Celebrated Jams, all varieties; a jar..... 15c

COFFEE. Best Mocha and Java, A POUND 25c. Fancy Golden Santos Coffee, A POUND, 10c.

BAKING POWDER. Blue Ribbon Brand. The highest grade of pure cream of tartar Baking Powder made. Every can guaranteed.
1 Pound Can..... 35c
½ Pound Can..... 18c
¼ Pound Can..... 10c

Famous Scouring Soap, Butler's best; a can..... 4c
Parlor Matches, Triumph Brand, a dozen boxes..... 10c
Cotton Threads, Peerless Brand, our best; a package..... 8c
Butler's Square Blue, none better, 3 squares for..... 5c
Cornstarch, X. L. C. R. Brand, fine quality; a package..... 5c
Rolled Oats, Triumph Brand, our best; a package..... 10c
Black Pepper, our best; ¼-pound can..... 8c
French Mustard, good quality, large bottle..... 5c
Tomato Catsup, Liberty Brand, pint bottle..... 10c
Domestic Oil, very good, pint bottle..... 10c
Golden Drip Syrup, good quality; quart bottle..... 12c
Cider or White Wine Vinegar, none better; quart bottle..... 7c

JAMES BUTLER CHOICE GROCERIES

ORANGES. Choice California Navels. New Crop.
Medium size, a dozen..... 25c
Large size, a dozen..... 29c
Extra large, a dozen..... 35c

LEMONS. Large, Juicy Messina, New Crop, A Dozen, 13c

JAMES BUTLER CHOICE GROCERIES

TRANSIT REFORM NEEDS

W. F. King Thinks the Board of Estimate Should Control.

The State Railroad Commission to be Questioned as to the Advisability of Such a Proposition—To-day's Hearing to be Public.

William F. King of the Merchants' Association said yesterday that if the statement of the Railroad Commission to the effect that it would be a wise move to put the rapid transit question in the City of New York in the control of a local board was made in earnest the Merchants' Association would request Mayor Low to commence such proceedings as would be necessary to carry the views of the commission into effect.

"What we want," said Mr. King, "is not exactly a local commission such as the commission recommends, but rather that the rapid transit question be placed in the control of the city authorities. We shall ask the commission a question to that effect to-morrow, and if the answer is in the affirmative, we shall then ask the Mayor to call the Board of Estimate and Apportionment together with the Corporation Counsel to devise a means to solve the problem on those grounds.

"I believe that it would be a wise move for the public authorities, say the Board of Estimate and Apportionment, to be made responsible for the rapid transit conditions. The board, as you know, is directly responsible to the people, its members being elected by the people. In this way the roads in the different boroughs, would come under the absolute control of the President of the borough, through his membership in the board, and the grievances that have to be dealt with would be taken up in a direct manner, and decided to the satisfaction of the public. The board being the representative of the people, there would be no divided responsibility. The time has come when the question of divided responsibility in the way of commissions, etc., should be made a thing of the past. The time has also come when home rule in everything that directly affects the people should be made absolute.

"The Railroad Commissioners deserve a great deal of credit for what they have done so far, especially in their willingness to push to a finish this serious question in New York. It is the first time in my experience that any board has ever grasped the full importance of this grave situation.

"At the hearing to-morrow we shall take up the questions which were submitted to President Vreeland, with additional questions, and shall ask the board to investigate and compel immediate action by the transit authorities. In the meantime the Merchants' Association is at the disposal of the commission until the finish of this controversy, and until the whole matter has been intelligently settled and legislative action assured that will give to the Board of Estimate and Apportionment ample power to deal with all grievances that pertain to the elevated and surface railroads in Greater New York, with the end in view that the public must and shall be given that service to which it is justly entitled.

"I firmly believe that Gov. Odell will indorse any such project that will relieve this great city of the disgraceful rapid transit conditions that now stare it in the face. It will be urged, also, that the desire of the public in the solving of these great questions is that there must be no more such hold-ups as the one that disgraced this city in the Pennsylvania franchise squabble in the Board of Aldermen.

"Additional question to be settled that will be brought to the attention of the Railroad Commission will be the transfer situation in the Bronx and the providing of proper shelter at the transfer stations in that borough. A result of these changes will be that not only the people but the elevated and surface roads as well will be benefitted, and the latter in the end will be able to show a much larger increase in profits. These changes must come, and there is no time as good as the present for them to commence."

Mr. King said that when the rapid transit question, so far as it affected passengers, was settled, the Merchants' Association would take up the agitation of a better and more through freight and express service in the city.

The hearing to-day, which will be public, will be held in the Fifth Avenue Hotel at 2 o'clock in the afternoon.

CARE FOR STATE RECORDS

New York Historical Society's Move for a New Law.

Gherardi Davis's Bill Would Enlarge the Duties and Change the Title of the State Historian.

The New York Historical Society is the pioneer of a movement looking to the collection and preservation of all historical matter pertaining to the State of New York. Prof. Osgood of Columbia has been looking into the Massachusetts system for several years and believes that New York State should follow her example. The proposition has the indorsement of all the historical societies of the State and the patriotic societies as well.

Ex-Assemblyman Gherardi Davis of this city has drafted a bill embodying the ideas of those interested, which is to be presented by Senator Elsberg in the upper house and by William Y. Robinson of Livingston County in the Assembly.

The bill proposes to amend Chapter 399, Laws of 1895, as amended by Chapter 62, Laws of 1900, relating to the State Historian. The bill changes the title of the office from State Historian to State Commissioner of Records. The Commissioner has the same duties as the historian, and it is provided as well:

It shall be the further duty of such State Commissioner of Records to correspond with the officers in this State, who by law are intrusted with the care and custody of papers, documents, maps, and records of any character whatsoever, for the purpose of ascertaining the character and condition of the papers, documents, maps, and records which may be under their control, or which may be on file in their respective offices. He shall when necessary visit the offices of said officers and inspect the papers, documents, maps, and records there found, and ascertain, when possible, the existence and location of those which are not to be found within such offices. It shall be his duty to recommend to the proper authorities the construction of fireproof buildings, vaults, and safes for the preservation of such papers, documents, maps, and records.

The Commissioner is given full power to examine into the condition of the papers, documents, maps, and records of the clerks, Registrars, Surrogates, Town Clerks, Village Clerks, and all other officers in this State other than the State departments. He shall have full power to have such papers, documents, maps, and records indexed, and, if necessary, copied or printed in such form and to such an extent as he may deem proper, and he shall do such further acts for the preservation and convenient examination thereof, including the building thereof, as the public interest may require. The cost of preparing any indexes and copies, binding and printing done shall be paid for by the counties, cities, towns, or villages, as the case may be, according to the character of the offices in which such papers, documents, maps, and records belong.

The Commissioner may himself or in conjunction with the several public officers, as the case may be, take any proceedings provided by law for the purpose of obtaining possession of books or other papers, which may be withheld from an officer entitled to them, in like manner as public officers may do under the laws of this State. Then this provision follows: "This section (5) shall not be deemed to affect the powers of public officers under the laws of this State relating to this subject, but is supplemental thereto."

The State Commissioner of Records is to make a report annually in concise form to the Legislature, and is to receive for his services $10,000 per annum, which is to include all necessary traveling expenses, &c.

The provisions of the proposed act other than those contained in Section 5 are to apply only to records of a date prior to the year 1880.

Bowdoin Alumni Banquet.

The thirty-third annual meeting and banquet of the Bowdoin College Alumni Association of New York City and vicinity will be held in the Manhattan Hotel Friday evening, Jan. 23. The secretary of the association is F. H. Dillingham, 76 West Eighty-fifth Street.

James McCreery & Co.

ANNUAL SALE of HOUSEHOLD LINENS.

Hemmed Huck Towels, 1.50 per doz.
Hemstitched Huck Towels, 1.75 per doz.
Hemstitched Huck Towels, with damask ends. 2.75 per doz.
Hemstitched Fine Linen Huck..... 4.50 per doz.
Pure Linen Hemstitched Sheets,
90x96..... 4.25 per pair
Pillow Cases
22 1-2x36..... 75c. per pair
27x36..... 1.20 " "
Bleached Damask Table Cloths,
8-4..... 1.85
8-10..... 2.25
8-12..... 2.85
8-14..... 3.25
22 inch Napkins to match 2.00 per dozen.
Fine Damask Cloths,
8-4..... 2.75
8-10..... 3.50
8-12..... 4.25
10-10..... 4.50
10-12..... 5.50
Napkins to match Breakfast size, 2.75 per dozen
Dinner size... 4.00 " "
Bleached Damask Napkins
20 inches..... 1.50 per dozen
24 " ..... 2.50 " "
A complete stock of decorative linens, at very moderate prices.

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O'Neill's

Monday, January 5th, 1903, Ushers in
The Muslin Underwear Sale of the City.

We say "THE" advisedly—because nowhere else are garments of equal quality being offered at the prices we quote. Made of good Muslin and Cambric, neatly trimmed with lace and embroidery, AMPLE IN SIZE, they are offered at prices that reveal the possibilities of modern merchandising.

In arranging for this important event months ago we saw to it that every piece of Underwear was not only up in every detail to our well known high standard of former years, but wherever possible was bettered and improved—in fact, made perfect in fit and workmanship. While this is so, however, the prices for the various grades are lower than ever before, even in a January Sale. There is no question of doubt that when this sale is over the greatest economic opportunity of the year to buy Undermuslins will be gone. The most rigid comparison will demonstrate that these are by far

The Finest Values in Greater New York.

In many of the lots there are some extra choice pieces, richly trimmed with fine lace and close embroidery. First comers, of course, will secure the best.

We particularize some of the lots—they are all from 20 to 40 per cent. less than the prices that prevail the year round.

Gowns.
Gowns of muslin, high neck, tucked yoke, finished with cambric ruffle, each..... 25c
Gowns of muslin, high and V neck, lace and embroidery, each..... 49c
Gowns of cambric, V neck, tucked yoke, ruffle of embroidery at neck and sleeves, each..... 59c
Gowns of nainsook and cambric, high, square, round and Empire, of lace, embroidery and ribbon; each..... 79c
Gowns of nainsook, cambric and muslin, short and long sleeves, square and round neck, trimmed with lace and embroidery, each..... 98c
Gowns of cambric, V and square neck, short and long sleeves, in lace and fine embroidery, each..... $1.25
Gowns of nainsook and cambric, V and square neck, short and long sleeves, in lace and fine embroidery, several styles, each..... $1.49

Chemises.
Chemises of fine lawn, trimmed with embroidery and ribbon, skirt finished with ruffle of hemstitched tucks, each..... $1.00
Chemise, skirt length, of nainsook, trimmed with fine lace and ribbon, skirt finished with lace edged ruffle; also Margarette Chemise of hemstitched tucks and ribbon, each..... $1.25
Chemises, short and skirt length, of lawn and nainsook, trimmed with embroidery and lace, each..... $1.50

Petticoats.
Petticoats of muslin, Torchon lace, edge on ruffle, each..... 49c
Petticoats of muslin, deep hemstitched ruffle, each..... 59c
Petticoats of muslin, deep embroidered ruffle, each..... 79c
Petticoats of muslin, three rows of Torchon lace and edge; also with deep embroidered ruffle and hemstitched tucks, each..... 98c
Petticoats of muslin, three rows of Torchon lace and deep edge, each..... $1.49
Petticoats of cambric, three rows of fine Val. lace and edge, each..... $1.69

Drawers.
Drawers of muslin, hem and tucks, yoke band, each..... 9c
Drawers of heavy muslin, hemstitched, tucked umbrella ruffle, also with torchon lace, each..... 25c
Drawers of muslin and cambric, trimmed with lace and embroidery, six styles, each..... 49c
Drawers of nainsook and cambric, embroidered and hemstitch, tucked ruffle, each..... 69c
Drawers of nainsook and cambric, with lace and embroidered ruffles, each..... 79c
Drawers of cambric, deep ruffle of embroidery and lace, each..... 85c
Drawers of cambric, umbrella ruffle of fine lace, each..... 98c
Drawers of nainsook, fine embroidery and lace ruffle, each..... $1.25
Drawers of nainsook, trimmed with fine lace tucks and ribbon, each..... $1.50

Corset Covers.
Corset Covers of muslin, high neck, each..... 6c
Corset Covers of cambric, V shape and low neck, lace edge, others with hemstitched tucks, each..... 19c
Corset Covers of cambric and nainsook, high and low neck, lace and embroidery, each..... 25c
Corset Covers, of nainsook, low neck, lace edge, beading and ribbon, each..... 49c
Corset Covers of nainsook, with three lace edged lawn ruffles across front, each..... 59c
Corset Covers of nainsook, trimmed front and back with lace insertings, finished at neck and waist with ribbon, each..... 79c
Corset Covers of nainsook, trimmed back and front with fine Val. lace, each..... 98c

Skirts.
Short Skirts of muslin, with deep lawn ruffle, hemstitched and tucks, each..... 49c
Short Skirts of cambric, with flat deep embroidered ruffle, each..... 98c

Infants' and Children's Muslin Underwear.

Infants' long cambric Slips, bishop and embroidered yoke, each..... 19c
Infants' long cambric Slips, different styles, yoke trimmed with embroidered insertings, each..... 25c
Infants' long Nainsook and cambric Slips, fine embroidered yoke, neck and sleeves trimmed with hemstitched ruffle, each..... 39c
Infants' long Nainsook Slips, square and round yoke, hemstitched and embroidery trimmed, each..... 49c
Children's short cambric Dresses, embroidered yoke, 6 months to 2 year sizes, each..... 25c
Children's short Nainsook Dresses, embroidered yoke, neck and sleeves trimmed with hemstitched ruffle, each 39c
Children's Muslin Drawers, hemmed and tucked, sizes 2 to 14 years, each..... 4c
Children's Muslin Drawers, tucks and embroidery ruffle, sizes 2 to 14 years, each..... 19c
Children's Muslin Drawers, umbrella ruffle, with lace inserting and lace edge, sizes 2 to 14 years, each..... 39c
Children's Muslin Petticoats, deep hemstitched ruffle and tuck, 2 to 8 year sizes, each..... 25c
10 to 16 years..... 35c
Muslin Petticoats, deep flounce edge with embroidery and lace, 2 to 14 year sizes, each..... 49c
Muslin Gowns, tuck yoke, finished with cambric ruffle, 2 to 14 year sizes, each..... 25c

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Also 2 and 3 pc. Suites, Washstands, Twin Beds, Brass Beds, etc., greatly reduced.
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